Busy But Broke Playbook

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Welcome to the Playbook

From Reading to Doing

If you have read *Busy But Broke*, you already understand one of the most important lessons in business:

Being busy is not the same as being successful.

Revenue can grow while profit disappears.
Teams can work harder while productivity falls.
Sales can look healthy while cash becomes tighter.
A business can appear successful from the outside while becoming increasingly vulnerable underneath.

The book was designed to help you recognise those problems.

This playbook is designed to help you do something about them.

It is not another book to read from beginning to end.

It is a practical working tool to help you:

- understand where your business is today;
- identify where improvement will make the greatest difference;
- focus on the right priorities;
- turn those priorities into practical actions; and
- measure whether the changes you make are actually working.

You will begin by looking honestly at your current position.

Then you will assess your business across the **Eight Pillars of Business Health**:

Purpose · Profit · Pipeline · Performance · People · Product · Progress · Protection

From there, the Busy But Broke framework will help you move through a simple improvement cycle:

Measure → Diagnose → Prioritise → Improve → Review

You do not need to fix everything.

You do not need to change everything at once.

You need to understand **what matters most now** — and start there.

One commitment before you begin

Throughout this playbook, try to answer the questions based on the business as it really operates today — not how you would like it to operate, how it used to operate, or how you believe it should operate.

The more honest the starting point, the more useful the journey becomes.

The goal is not to create the score you want.

The goal is to understand the score you really have, so you can map the journey to the business you want to build.

How to Use This Playbook

This playbook is designed to help you focus on the parts of your business that need attention most.

You do not need to complete every tool.

You do not need to work through every section in order.

And you certainly do not need to try to fix everything at once.

Start with the assessment.

It will help you understand where your business is strongest, where it is most exposed, and where your attention is likely to create the greatest impact.

From there, use the playbook to focus on the areas that matter most.

A simple way to work through it

1. Measure
Complete the assessment honestly and establish where your business is today.

2. Diagnose
Look beneath the symptoms to understand what is really causing the problem.

3. Prioritise
Identify the areas that need attention first. Not every weakness needs to become an immediate priority.

4. Improve
Use the relevant tools, exercises and actions to strengthen those areas.

5. Review
Come back, measure again and see what has changed.

Then repeat the cycle.

Use it as a working tool

Write in it.

Challenge your assumptions.

Use estimates where exact information is not immediately available.

Come back to questions.

Change your answers when new information tells you something different.

The value of the playbook does not come from completing pages.

It comes from making better decisions.

One important rule

Do not try to create the score you want to have.

Create the score you really have — so you can build the journey to the score you want.

That is where improvement begins.

The Busy But Broke Improvement Cycle™

Business improvement is not a one-off exercise

Completing an assessment will tell you where your business is today.

But knowing where you are is only useful if you use that information to decide what to do next.

The Busy But Broke approach is built around a simple continuous improvement cycle:

Measure → Diagnose → Prioritise → Improve → Review

1. Measure

Understand your current position.

Use the BBBI™ assessment and the tools in this playbook to identify what is working, what is under pressure and where your business may be vulnerable.

2. Diagnose

Understand why it is happening.

Use the diagnosis sections to identify the underlying causes before choosing what to improve.

3. Prioritise

Decide what matters most.

Not every problem deserves equal attention. Focus first on the areas where improvement can make the greatest difference to the health and performance of the business.

4. Improve

Turn insight into action.

Use the relevant tools, exercises and actions in the playbook to strengthen the areas you have chosen to address.

Small, focused improvements are often more valuable than trying to change everything at once.

5. Review

Measure again.

Look at what changed, what worked, what did not and what now deserves your attention.

Then begin the cycle again.

The principle is simple

You are not trying to improve everything at once.

You are identifying what matters most now, improving it, measuring the impact and then deciding what matters next.

That is how stronger businesses are built — one improvement cycle at a time.

The Eight Pillars of Business Health

A healthy business is rarely strong in only one area.

Sales may be growing, but profit may be weak.
The team may be capable, but direction may be unclear.
The product may be strong, but the pipeline may be inconsistent.
The business may be performing well today, but poorly protected for tomorrow.

The Busy But Broke framework looks at the business through **eight connected pillars**.

Purpose

Do we know what we are trying to build — and why?

Clarity of direction, priorities, strategy and decision-making.

Profit

Does the business create enough financial return from the work it does?

Margin, profitability, cash generation and the quality of growth.

Pipeline

Do we have enough future business coming through?

Demand, customers, sales opportunities and the strength of future revenue.

Performance

Are we turning effort and resources into results?

Productivity, operational effectiveness, accountability and execution.

People

Do we have the right people, capability and leadership to deliver?

Roles, skills, expectations, accountability, development and culture.

Product

Are we selling the right things in the right way?

Range, value, pricing, stock, customer relevance and commercial return.

Progress

Are we actually improving?

Measures, targets, follow-through, learning and continuous improvement.

Protection

How exposed is the business if something goes wrong?

Risk, cash resilience, dependency, controls, continuity and preparedness.

The important point

The pillars do not operate independently.

A weakness in one area can quickly affect another.

Poor product decisions can damage profit.
Weak purpose can undermine people and performance.
A weak pipeline can create future cash pressure.
Growth without protection can increase risk rather than reduce it.

The assessment that follows will help you understand **where your business is strongest, where it is most exposed, and where your attention should go first**

Your Business Today

Start with the business as it is now

Before deciding what needs to improve, capture a simple picture of where the business stands today.

You do not need perfect information.

Use the latest figures you have, and if something is not known exactly, use your best estimate.

The purpose is to create a **starting point** you can return to later.

A note about your figures

If you don't have an exact figure, use your best reasonable estimate and clearly mark it as an estimate. Record the period it covers and what the figure represents.

When you review your progress, compare like with like. Use the same reporting periods and financial definitions wherever possible. If you discover that an earlier figure was inaccurate, correct your starting position rather than treating the difference as an improvement.

Business Snapshot

Revenue

Current annual revenue or latest 12-month revenue:

Gross Margin

Current gross margin %:

Profit

Current annual profit or latest 12-month profit:

Cash Position

Cash currently available to the business:

Employees

Number of employees:

Customers

Approximate number of active customers:

Stock / Inventory

Current stock or inventory value, where relevant:

Looking Beyond the Numbers

What is the biggest concern in the business today?

What is the biggest opportunity you can see today?

Keep this page

You will return to this snapshot later.

The numbers may change.

Your concerns may change.

Your opportunities may change.

That is part of the point.

Improvement becomes visible when you can compare where you started with where you are now.

What Is Your Business Telling You?

Numbers are useful.

But numbers on their own do not explain what is happening.

The real value comes from understanding the story behind them.

Look back at your Business Snapshot and consider what it is telling you about the health of the business today.

What stands out?

Which number or measure concerns you most?

Why does it concern you?

Which part of the business feels strongest today?

Where do you feel the business is working harder than the result justifies?

What problem keeps coming back, even when you think you have dealt with it?

If you could improve one thing in the business right now, what would it be?

Don’t diagnose it yet

At this stage, you are not trying to prove what the problem is.

You are simply recording what you can see, what you can feel and what the numbers appear to be telling you.

The assessment will help you test those assumptions.

Sometimes the problem you notice first is the real problem.

Sometimes it is only the symptom.

For now, capture what you believe is happening.

You will come back to these answers later.

The Question That Matters

You now have a picture of where your business is today.

You have identified what concerns you, what appears to be working, and where the business may be working harder than the results justify.

Now ask yourself one question:

If nothing changes during the next 12 months, where will this business be?

Be realistic.

Not where you hope it will be.

Not where the plan says it should be.

Where is the current direction actually taking you?

In 12 months, will the business be:

- Stronger than today
- Roughly the same
- Weaker than today
- I genuinely do not know

What worries you most about that answer?

What would you most like to be different 12 months from now?

What happens if that change does not happen?

This is why the assessment matters

The purpose of the next section is not to judge the business.

It is to help you understand **what needs to change, where to focus first, and what could make the greatest difference.**

You may already have a strong idea of what the problem is.

You may be right.

But before deciding what to fix, it is worth testing the whole business.

Because the problem you can see is not always the problem that is holding you back.

Turn the page and measure where the business really stands.

PART 2 — MEASURE

Know Where Your Business Really Stands

A business can look successful long before the evidence proves it.

Sales may be growing.
Customers may be buying.
The team may be working flat out.
New opportunities may keep appearing.

Everything looks busy.

But **busy and healthy are not the same thing.**

A business can grow without clear direction.

Revenue can increase while profit falls.

A strong pipeline can hide poor conversion.

Hardworking people can operate inside weak systems.

Good products can become less relevant.

And today's success can create tomorrow's risk if the business fails to improve or protect what it has built.

That is why improvement should not begin with action.

It should begin with measurement.

See the Whole Business

Business performance is rarely determined by one number or one problem.

The Busy But Broke Framework looks at eight interconnected pillars that together determine the strength of the business.

BUILDING BUSINESS PERFORMANCE

Purpose
Provides direction and strategic clarity.

Profit
Creates sustainable financial success.

Pipeline
Builds future demand and revenue.

Performance
Delivers operational excellence.

SUSTAINING BUSINESS PERFORMANCE

People
Develops capability, culture and accountability.

Product
Ensures the business continues to deliver customer value.

Progress
Drives continuous improvement and long-term growth.

Protection
Safeguards the future of the business.

Measure Before You Fix

When something feels wrong, the natural reaction is to start changing things.

Cut costs.
Increase sales.
Change prices.
Reduce stock.
Restructure the team.
Launch something new.

Sometimes those actions are exactly right.

Sometimes they simply attack the most visible symptom.

The Busy But Broke approach starts differently.

Understand what is happening before deciding what needs to change.

In this section you will use the **Busy But Broke Index™ (BBBI™)** to assess your business across all eight pillars.

You are not looking for a perfect score.

You are looking for an honest picture of the business as it operates today.

Because the clearer the picture, the better the decisions that follow.

One Important Rule

Do not try to fix anything yet.

A low score tells you where to look.

It does not necessarily tell you where the problem began.

For now:

Measure honestly. See clearly. Stay curious.

The investigation comes next.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

Introducing the Busy But Broke Index™

The **Busy But Broke Index™ — BBBI™** is a practical assessment designed to help you see how your business is performing across the eight pillars that drive and sustain business performance.

It is not an audit.

It is not a financial report.

It is not designed to tell you what to fix.

Its purpose is to give you a clear starting point.

To show you where your business may need closer attention.

The Eight Pillars

BUILDING BUSINESS PERFORMANCE

Purpose
Provides direction and strategic clarity.

Profit
Creates sustainable financial success.

Pipeline
Builds future demand and revenue.

Performance
Delivers operational excellence.

SUSTAINING BUSINESS PERFORMANCE

People
Develops capability, culture and accountability.

Product
Ensures the business continues to deliver customer value.

Progress
Drives continuous improvement and long-term growth.

Protection
Safeguards the future of the business.

How to Complete the Assessment

For each statement, rate your business from **1 to 5**.

Base your answer on how the business operates **today**.

Not where you want it to be.

Not what should be happening.

Not what the strategy says will happen.

Not what happened during your best period.

Score reality, not intention.

The Scoring Scale

1 — Strongly Disagree
This is not happening or represents a significant weakness.

2 — Disagree
There are clear gaps or inconsistencies.

3 — Partly Agree
Some elements are working, but performance is inconsistent.

4 — Agree
This is generally working well.

5 — Strongly Agree
This is consistently strong and well controlled.

Your First Response Is Usually the Most Useful

Do not spend too long debating every question.

If your immediate reaction is a **3**, do not talk yourself into a **4** because you know what the business is trying to achieve.

And if a question makes you hesitate, that hesitation may itself be useful information.

The objective is not to achieve the highest possible score.

The objective is to create the most accurate picture possible.

When Your Answer and Their Answer Are Different

Some questions in the BBBI may lead you to ask a member of your team for their view.

You may not agree with their answer.

Do not immediately decide that they are wrong.

A different answer may reveal something more important:

Your expectations and their understanding are not aligned.

At this stage, do not try to resolve the difference.

Record it.

The gap itself is valuable evidence.

Later, during Diagnosis, you can explore whether the issue is communication, clarity, capability, process, leadership — or something else entirely.

Different answers are not noise. They are data.

Remember

A score is a signal, not a diagnosis.

A weak score tells you where to investigate.

It does not necessarily tell you why the problem exists.

For now:

Measure what is happening.Record what you see.Do not fix it yet.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 1 — PURPOSE

Does the business know where it is going — and why?

Purpose gives a business direction.

It helps people understand what matters, where the business is heading and how decisions should be made.

Without that clarity, businesses can remain incredibly busy while teams, investment and effort gradually move in different directions.

BUSY BUT BROKE PRINCIPLE

A business without clear direction can work extremely hard and still go nowhere.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	We have a clear understanding of what this business is trying to achieve.	o	o	o	o	o
2	Our leadership team is aligned around the same priorities and direction.	o	o	o	o	o
3	People across the business understand what matters most and how their role contributes.	o	o	o	o	o
4	Our major decisions are clearly connected to our strategy and long-term objectives.	o	o	o	o	o
5	We are clear about the customers and markets we are choosing to serve.	o	o	o	o	o
6	We know which opportunities fit our direction — and which opportunities we should say no to.	o	o	o	o	o
7	Short-term pressures do not regularly pull us away from our longer-term priorities.	o	o	o	o	o
8	We review our direction when circumstances change rather than continuing simply because a decision has already been made.	o	o	o	o	o

YOUR PURPOSE SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look at your answers.

Do not analyse them yet.

Just notice where you hesitated, where scores were lower than expected and where the business appears strongest.

Record the signal. Resist the solution.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PURPOSE — REFLECTION

What Did You Notice?

Your Purpose score gives you a signal.

Now take a moment to capture what stood out while you completed the assessment.

Do not try to solve anything yet.

The aim is simply to record what you can already see.

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1. Where Is Purpose Strongest?

Which areas of direction, alignment or strategic clarity are currently working well?

What are we doing well?

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2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Sometimes uncertainty is just as revealing as a low score.

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, which area appears to deserve the most attention?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you actually see happening in the business.

This might include:

- conflicting priorities
- decisions that do not clearly support the strategy
- teams working towards different objectives
- opportunities being pursued without a clear strategic reason
- frequent changes of direction
- short-term pressures repeatedly overtaking longer-term priorities

What evidence can I point to?

5. Capture the Signal

Complete this sentence:

When I look at Purpose in our business, the thing that stands out most is…

Your Purpose Snapshot

Purpose Score: _____ %

One Strength: _____

One Concern: _____

One Question to Carry Forward: _____

DO NOT SOLVE IT YET

You are still measuring.

Later, you will look at how this pillar connects with the others and whether the issue you can see here is the real problem — or simply where the problem is showing up.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 2 — PROFIT

Is the business creating sustainable financial success?

Profit is not simply what is left at the end of the month.

It reflects how well the business converts revenue, effort and resources into financial value.

A business can grow sales and still become weaker if margin falls, costs rise, cash is consumed or growth is pursued without a clear route to profitability.

BUSY BUT BROKE PRINCIPLE

Growth without a clear route to profit is not a strategy. It is a gamble.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	My leadership team can identify which customers, products, channels or activities generate the strongest profit.	o	o	o	o	o
2	We regularly monitor gross margin as well as revenue, and the people responsible for performance understand what is driving any movement.	o	o	o	o	o
3	My managers can explain how changes in pricing, discounts and costs affect profitability.	o	o	o	o	o
4	We can demonstrate that overheads and operating costs are regularly reviewed against the level and type of business we generate.	o	o	o	o	o
5	My leadership team can explain the difference between reported profit and cash generation, and we monitor both.	o	o	o	o	o
6	My managers can describe how their commercial and operational decisions directly affect profitability.	o	o	o	o	o
7	When revenue grows without a corresponding improvement in profit or cash generation, we can identify why and take action.	o	o	o	o	o
8	If profit is deliberately being delayed to support growth, my leadership team can describe the route to profitability, the timeline, the milestones and the warning signs if the plan is off track.	o	o	o	o	o

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YOUR PROFIT SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look at your answers.

Ask yourself whether the knowledge behind those answers sits with one person — or whether it is genuinely understood across the people responsible for running the business.

Do not decide what needs changing yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

There is nothing wrong with delaying profit — providing you know why, for how long, and what will tell you if the plan is off track.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PROFIT — REFLECTION

What Did You Notice?

Your Profit score gives you a signal.

Now capture what stood out as you worked through the questions.

Do not jump to solutions.

At this stage, the goal is simply to notice where profit is well understood — and where assumptions, gaps or inconsistencies may exist.

---

1. Where Is Profit Strongest?

Which areas of profitability are understood and managed well?

This may include:

- margin visibility
- cost control
- cash awareness
- profitable customer or product mix
- commercial decision-making
- understanding the route to future profitability

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know the answer immediately — or did you realise the information sits with only one person, is incomplete, or is not regularly discussed?

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, which aspect of profitability appears to deserve the closest attention?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see in the business.

For example:

- revenue is growing faster than profit
- margin varies significantly by customer, product or channel
- discounting is common but poorly understood
- managers focus on sales but rarely discuss profit
- cash flow remains tight despite reported profitability
- costs have increased without a clear review
- the route to future profit relies more on hope than defined milestones

What evidence can I point to?

5. Who Really Understands Profit?

This is an important test.

Is profitability understood only by the owner, finance team or senior leadership — or can the people making day-to-day decisions explain how they affect it?

Where does the knowledge currently sit?

6. Capture the Signal

Complete this sentence:

When I look at Profit in our business, the thing that stands out most is…

Your Profit Snapshot

Profit Score: _____ %

One Strength: _____

One Concern: _____

One Question to Carry Forward: _____

DO NOT SOLVE IT YET

A weak profit score may be caused by Profit itself.

Or it may be the result of another pillar.

Poor Purpose can create bad investment decisions.

Weak Pipeline can drive desperate discounting.

Poor Performance can increase costs.

Product issues can weaken margin.

That is why the next stage will look at how the pillars connect.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 3 — PIPELINE

Is the business building enough future demand?

A healthy business does not rely only on what is selling today.

It understands where tomorrow's revenue is expected to come from, how reliable that demand is, and whether the pipeline is strong enough to support the future business.

A full diary, strong current sales or one major customer can create confidence.

But confidence is not the same as visibility.

BUSY BUT BROKE PRINCIPLE

Today's sales tell you where you have been.Your pipeline tells you where you may be going.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	My leadership team can clearly describe where our expected revenue over the next 3–12 months is coming from.	o	o	o	o	o
2	We have a consistent way of identifying and tracking future opportunities, enquiries, leads or customer demand.	o	o	o	o	o
3	My managers understand which pipeline opportunities are genuinely likely to convert and which are still uncertain.	o	o	o	o	o
4	We regularly compare the value of our pipeline with the level of future revenue the business needs.	o	o	o	o	o
5	We understand our conversion rates and can explain where opportunities are being won, delayed or lost.	o	o	o	o	o
6	Our future revenue is not dangerously dependent on one customer, channel, contract, campaign or source of demand.	o	o	o	o	o
7	When the pipeline begins to weaken, we identify it early enough to take action before revenue is affected.	o	o	o	o	o
8	The people responsible for generating future business can explain what they are doing now to build demand for the months ahead.	o	o	o	o	o

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YOUR PIPELINE SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look beyond how busy the business feels today.

Ask yourself whether future demand is genuinely visible — or whether confidence is based largely on recent performance, habit or hope.

Do not decide what needs changing yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

A weak pipeline rarely becomes a problem on the day sales fall.The problem usually started months earlier.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PIPELINE — REFLECTION

What Did You Notice?

Your Pipeline score gives you a view of how visible and reliable future demand really is.

Now capture what stood out.

Do not jump to solutions.

The aim is to record what you know, what you are uncertain about, and where the future revenue picture may be weaker than current activity suggests.

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1. Where Is Pipeline Strongest?

Which areas of future demand are currently well understood and well managed?

This may include:

- lead generation
- opportunity tracking
- conversion visibility
- customer retention
- forward orders
- recurring revenue
- sales forecasting
- market demand

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know the answer immediately — or did you realise that future demand is being assumed rather than measured?

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, where does the future revenue picture appear most exposed?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see in the business.

For example:

- the pipeline is heavily dependent on a small number of opportunities
- conversion rates are unclear
- forecasts regularly change without explanation

- future demand is based mainly on historical sales patterns
- one customer, channel or campaign contributes a large share of expected revenue
- activity looks strong but confirmed future business is limited
- sales teams cannot clearly explain where future growth will come from

What evidence can I point to?

5. How Predictable Is Future Revenue?

Consider how far ahead the business can realistically see.

How much of our expected revenue is genuinely visible — and how much is based on assumption?

6. Capture the Signal

Complete this sentence:

When I look at Pipeline in our business, the thing that stands out most is…

Your Pipeline Snapshot

Pipeline Score: _____ %

One Strength: _____

One Concern: _____

One Question to Carry Forward: _____

DO NOT SOLVE IT YET

A weak pipeline may be caused by the pipeline itself.

Or it may be connected to another pillar.

Weak Purpose may create the wrong market focus.

Poor Product may reduce demand.

Weak Performance may damage conversion.

People capability may restrict growth.

For now, simply record the pattern.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 4 — PERFORMANCE

Does the business consistently turn effort into results?

A busy business can still perform poorly.

People can work hard, meetings can fill the calendar, customers can keep coming and activity can remain high — while standards slip, waste increases and results become inconsistent.

Performance is about more than effort.

It is about whether the business can repeatedly deliver the outcomes it expects.

BUSY BUT BROKE PRINCIPLE

Activity only matters when it produces the right result.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	My managers can clearly describe the key performance measures that tell us whether their area is succeeding.	o	o	o	o	o
2	The people responsible for performance understand the standards expected and how those standards are measured.	o	o	o	o	o
3	We can quickly identify when activity is increasing without a corresponding improvement in results.	o	o	o	o	o
4	My managers can explain the main causes when performance is above or below expectation.	o	o	o	o	o
5	We regularly review process inefficiency, waste, delay, rework or other activity that consumes time without creating sufficient value.	o	o	o	o	o
6	When performance problems appear, ownership is clear and action is taken rather than issues being allowed to drift.	o	o	o	o	o
7	Good performance is repeatable and does not depend excessively on one individual, exceptional effort or constant management intervention.	o	o	o	o	o
8	My leadership team can identify where operational performance is strengthening the business — and where it is restricting growth or profitability.	o	o	o	o	o

YOUR PERFORMANCE SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look at your answers.

Consider whether strong results come from a well-run system — or whether the business relies on people working harder whenever performance starts to slip.

Do not decide what needs changing yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

If performance depends on constant firefighting, the system is not performing — the people are compensating for it.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PERFORMANCE — REFLECTION

What Did You Notice?

Your Performance score gives you a signal about how reliably the business turns effort into results.

Now capture what stood out.

Do not jump to solutions.

The aim is to record what is working, where performance feels inconsistent, and where expectations may not be as aligned as you assumed.

---

1. Where Is Performance Strongest?

Which areas of operational performance are currently working well?

This may include:

- clear performance measures
- consistent standards
- reliable processes
- strong accountability
- low levels of waste or rework
- repeatable results
- good visibility of underperformance

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know the answer immediately — or did you realise that performance expectations may be interpreted differently across the business?

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, where does performance appear most exposed?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see in the business.

For example:

- activity is increasing but results are not
- managers track different measures
- performance standards vary between teams
- problems are repeatedly discussed but not resolved
- results depend heavily on individual effort
- rework, delays or waste are common
- managers struggle to explain why performance changes

What evidence can I point to?

5. Where Are Expectations Misaligned?

Think about the questions you asked your team or managers.

Did their answers match yours?

If not, do not decide who is right.

Record the difference.

Where do we appear to have different expectations or definitions of good performance?

6. Capture the Signal

Complete this sentence:

When I look at Performance in our business, the thing that stands out most is…

Your Performance Snapshot

Performance Score: _____ %

One Strength: _____

One Concern: _____

One Misalignment to Carry Forward: _____

DO NOT SOLVE IT YET

A difference in expectations is not automatically a people problem.

It may point to unclear leadership, weak communication, inconsistent measures, poor processes or something else entirely.

For now, record the difference.

Different answers are data.

You will investigate the reason later.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 5 — PEOPLE

Do your people strengthen the business — or restrict it?

People shape almost every result a business produces.

The right people, with clear expectations and the capability to deliver, can strengthen performance far beyond what processes alone can achieve.

But unclear accountability, weak management, skill gaps or over-dependence on a few individuals can quietly restrict growth.

BUSY BUT BROKE PRINCIPLE

People problems are not always people problems.Sometimes they are clarity, leadership or system problems showing up through people.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	People across the business can clearly describe what they are accountable for and what good performance looks like in their role.	o	o	o	o	o
2	My managers can explain the capability and performance strengths and gaps within their teams.	o	o	o	o	o
3	We address persistent underperformance rather than allowing it to become accepted as normal.	o	o	o	o	o
4	The business develops people so that important knowledge and capability are not concentrated in only one or two individuals.	o	o	o	o	o
5	My managers give clear feedback, set expectations and hold people accountable consistently.	o	o	o	o	o
6	People are able to make appropriate decisions within their area without unnecessary escalation or constant senior intervention.	o	o	o	o	o
7	When something goes wrong, we can distinguish between a capability issue, a clarity issue, a process issue and an accountability issue.	o	o	o	o	o
8	My leadership team can identify where people capability is enabling future growth — and where it is currently limiting the business.	o	o	o	o	o

---

YOUR PEOPLE SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look carefully at your answers.

Avoid immediately labelling somebody as the problem.

Where performance is weak, notice whether expectations were clear, capability existed, accountability was understood and the right systems were in place.

Do not solve it yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

Before asking whether you have the wrong person, ask whether you have created the conditions for the right person to succeed.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PEOPLE — REFLECTION

What Did You Notice?

Your People score gives you a signal about whether the business has the capability, clarity and accountability it needs.

Now capture what stood out.

Do not jump to conclusions about individuals.

At this stage, the aim is to separate what you can see from what you think may be causing it.

---

1. Where Are People Strongest?

Which areas of people capability are currently working well?

This may include:

- clear accountability
- strong management
- good decision-making
- consistent performance
- effective feedback
- developing capability
- resilience beyond a few key individuals

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know the answer immediately — or did you realise that expectations, accountability or capability may not be as clear as you thought?

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, which people-related area appears most exposed?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see happening.

For example:

- decisions regularly escalate upwards
- expectations are interpreted differently
- underperformance is tolerated
- a few people carry too much knowledge or responsibility
- managers avoid difficult conversations
- accountability becomes unclear when something goes wrong

- capability gaps repeatedly create delays or mistakes

What evidence can I point to?

5. Am I Looking at a People Problem — or Something Else?

Think carefully about the issues you identified.

Could any of them actually be caused by:

- unclear expectations
- weak leadership
- inconsistent processes
- poor communication
- insufficient training
- unclear authority
- conflicting priorities

Where might I currently be treating a system or leadership issue as a people issue?

6. Where Are Expectations Misaligned?

Did your managers or team describe their responsibilities, priorities or standards differently from how you would describe them?

Do not correct the difference yet.

Record it.

Where do our expectations appear to differ?

7. Capture the Signal

Complete this sentence:

When I look at People in our business, the thing that stands out most is…

Your People Snapshot

People Score: _____ %

One Strength: _____

One Concern: _____

One Misalignment or Question to Carry Forward: _____

DO NOT SOLVE IT YET

A weak People score does not automatically mean you have the wrong people.

The issue may sit in leadership, clarity, process, capability, accountability — or a combination of them.

For now:

Observe the behaviour. Record the evidence. Delay the judgement.

The reason comes later.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 6 — PRODUCT

Does the business continue to deliver real customer value?

A strong business does not simply sell products or services.

It solves problems, creates value and gives customers a reason to choose it over the alternatives.

What worked yesterday may not be enough tomorrow.

Customer expectations change. Competitors improve. Markets move. Products age.

A business can remain busy selling what it has always sold while the value of that offer is quietly weakening.

BUSY BUT BROKE PRINCIPLE

A product is only strong while customers continue to see value in it.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	My team can clearly describe why customers choose our products or services over the alternatives.	o	o	o	o	o
2	We understand which products, services or categories create the greatest customer value and commercial contribution.	o	o	o	o	o
3	We regularly review customer feedback, buying behaviour and market changes to understand whether our offer remains relevant.	o	o	o	o	o
4	My managers can identify which parts of our offer are strengthening, weakening or becoming less relevant.	o	o	o	o	o
5	We actively manage our product or service mix rather than allowing historical decisions to determine what we continue to sell.	o	o	o	o	o
6	We can explain how our pricing reflects the value customers receive, rather than relying mainly on cost or competitor pricing.	o	o	o	o	o
7	When products, services or categories underperform, we can distinguish between a product problem, a pricing problem, a marketing problem and a sales execution problem.	o	o	o	o	o
8	My leadership team can describe how our offer needs to evolve to remain valuable and competitive in the future.	o	o	o	o	o

---

YOUR PRODUCT SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look at your answers.

Ask yourself whether the business is still selling what customers value — or simply what the business is accustomed to selling.

Do not decide what needs changing yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

Customers do not buy what you stock.They buy the value they believe it creates for them.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PRODUCT — REFLECTION

What Did You Notice?

Your Product score gives you a signal about how relevant, valuable and commercially effective your offer remains.

Now capture what stood out.

Do not rush to change products, services, ranges or suppliers.

At this stage, the aim is to record where the offer is strong, where confidence is weaker, and where customer value may be changing.

---

1. Where Is Product Strongest?

Which parts of your offer are currently creating the most value?

This may include:

- strong customer demand
- clear differentiation
- high-value products or services
- repeat purchase
- strong categories
- relevant customer solutions
- good commercial contribution

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know where customer value really sits — or did you realise that some assumptions are based more on history, preference or habit than current evidence?

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, which part of the offer appears most exposed?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see in the business.

For example:

- demand is declining in established products or categories
- customers are increasingly questioning value
- certain products generate sales but little commercial contribution
- slow-moving products remain in the range because they have always been there

- customer feedback suggests expectations are changing
- competitors are creating stronger alternatives
- the team struggles to explain why customers should choose your offer

What evidence can I point to?

5. Is It Really a Product Problem?

When something underperforms, it is easy to blame the product.

But the issue could also be:

- pricing
- positioning
- customer targeting
- sales execution
- marketing
- availability
- presentation
- service

Where might I currently be treating a wider commercial issue as a product problem?

6. Where Is Customer Value Changing?

Think about what customers valued in the past compared with what they appear to value today.

Where might customer expectations be moving faster than our offer?

7. Capture the Signal

Complete this sentence:

When I look at Product in our business, the thing that stands out most is…

Your Product Snapshot

Product Score: _____ %

One Strength: _____

One Concern: _____

One Question to Carry Forward: _____

DO NOT SOLVE IT YET

A weak Product score does not automatically mean you need new products.

The issue may be relevance, price, positioning, execution, customer understanding — or something else entirely.

For now:

Observe what customers value. Record what has changed. Delay the conclusion.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 7 — PROGRESS

Is the business deliberately getting better?

A business can be busy changing without actually improving.

New projects can launch.
Systems can change.
Teams can restructure.
Ideas can multiply.

But progress only exists when those changes create a better business.

Real progress is visible, measurable and sustained.

BUSY BUT BROKE PRINCIPLE

Change is not progress.Progress is improvement you can see, measure and sustain.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	My leadership team can clearly describe the most important improvements the business is currently trying to achieve.	o	o	o	o	o
2	We define what success will look like before launching major improvement initiatives or projects.	o	o	o	o	o
3	My managers can explain whether the changes made in their areas have actually improved performance.	o	o	o	o	o
4	We regularly review progress against agreed milestones rather than relying on activity or completion alone.	o	o	o	o	o
5	When an initiative is not delivering the expected result, we are willing to change course, stop it or rethink the approach.	o	o	o	o	o
6	Lessons from mistakes, failed initiatives and previous decisions are captured and used to improve future decisions.	o	o	o	o	o
7	Improvements that work are embedded into the way the business operates rather than depending on continued individual effort.	o	o	o	o	o
8	My leadership team can describe how the business needs to improve over the next 12–24 months to remain competitive and sustainable.	o	o	o	o	o

YOUR PROGRESS SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look at your answers.

Consider whether the business is genuinely improving — or simply completing projects, making changes and moving on.

Do not decide what needs changing yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

Finishing the project is not the result.The result is what became better because you finished it.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PROGRESS — REFLECTION

What Did You Notice?

Your Progress score gives you a signal about whether the business is genuinely improving — or simply changing.

Now capture what stood out.

Do not judge an initiative by how much effort went into it.

At this stage, the aim is to separate **activity, completion and genuine improvement**.

---

1. Where Is Progress Strongest?

Which areas of improvement are currently working well?

This may include:

- clear improvement priorities
- defined success measures
- regular milestone reviews
- visible performance improvement
- willingness to change course
- learning from mistakes
- embedding successful changes
- preparing the business for the future

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know what had actually improved — or did you realise that some initiatives are being judged mainly by whether they were completed?

What are we less certain about?

3. Where Is the Biggest Gap?

Looking across your eight answers, where does progress appear most exposed?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see in the business.

For example:

- projects are completed but the expected benefits are unclear
- improvement initiatives remain open for long periods
- milestones are missed without challenge
- the same problems repeatedly return
- lessons from previous mistakes are not retained

- changes work initially but fade over time
- teams can describe what they are doing, but not what has improved

What evidence can I point to?

5. Are We Measuring Completion — or Improvement?

Think about the projects and initiatives currently described as successful.

What became better because we did them?

How do we know?

6. What Are We Still Doing Because We Started It?

Some initiatives continue because time, money or reputation has already been invested in them.

That does not necessarily mean they should continue.

Where might we be confusing commitment with progress?

7. Capture the Signal

Complete this sentence:

When I look at Progress in our business, the thing that stands out most is…

Your Progress Snapshot

Progress Score: _____ %

One Strength: _____

One Concern: _____

One Question to Carry Forward: _____

DO NOT SOLVE IT YET

A weak Progress score does not automatically mean the business needs more projects.

It may need fewer priorities.

Clearer measures.

Better ownership.

Stronger follow-through.

Or a willingness to stop work that is no longer creating value.

For now:

Separate activity from improvement. Record the evidence. Delay the decision.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PILLAR 8 — PROTECTION

Is the business protecting what it has built?

Growth creates opportunity.

It also creates exposure.

The more a business grows, the more it can become dependent on key people, major customers, suppliers, systems, cash flow, reputation and decisions made under pressure.

Protection is about making sure one unexpected event does not undo years of progress.

BUSY BUT BROKE PRINCIPLE

A strong business is not one with no risk.It is one that understands which risks could hurt it most.

Rate Your Business

Score each statement from **1 to 5** based on how the business operates today.

	Statement	1	2	3	4	5
1	My leadership team can clearly identify the major risks that could materially disrupt the business.	o	o	o	o	o
2	We understand where the business is overly dependent on a small number of customers, suppliers, people, channels or revenue sources.	o	o	o	o	o
3	Critical knowledge, relationships and operational capability are not concentrated in one individual without a backup plan.	o	o	o	o	o
4	We maintain enough financial visibility and resilience to identify cash pressure before it becomes a crisis.	o	o	o	o	o
5	My managers understand the controls, responsibilities and escalation points required to protect the business from avoidable operational failure.	o	o	o	o	o
6	We regularly review whether contracts, compliance, insurance, data, systems and other critical safeguards remain appropriate as the business changes.	o	o	o	o	o
7	We have realistic contingency plans for the events that would have the greatest impact on customers, cash flow or operations.	o	o	o	o	o
8	My leadership team can describe which risks are increasing as the business grows and what is being done to reduce or manage them.	o	o	o	o	o

---

YOUR PROTECTION SCORE

Total Score: _____ / 40

Pillar Score: _____ %

Pillar Score = Total Score ÷ 40 × 100

Before You Move On

Look at your answers.

Consider whether the business is genuinely protected — or whether some of its resilience depends on nothing going wrong.

Do not decide what needs changing yet.

Record the signal. Resist the solution.

BUSY BUT BROKE PRINCIPLE

If one customer, one person, one supplier or one unexpected event can seriously damage the business, that dependency deserves to be visible.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

PROTECTION — REFLECTION

What Did You Notice?

Your Protection score gives you a signal about how exposed the business may be to disruption.

Now capture what stood out.

Do not assume every risk needs immediate action.

At this stage, the aim is simply to make the most important dependencies and vulnerabilities visible.

---

1. Where Is Protection Strongest?

Which areas of the business currently feel well protected?

This may include:

- financial resilience

- contingency planning
- key-person cover
- customer concentration
- supplier dependency
- operational controls
- data and systems
- contracts, compliance or insurance

What are we doing well?

2. Where Did You Hesitate?

Which questions were difficult to answer confidently?

Did you know where the biggest risks sit — or did you realise that some areas have never really been tested?

What are we less certain about?

3. Where Is the Biggest Exposure?

Looking across your eight answers, which risk could cause the greatest disruption if something went wrong?

What concerns me most?

4. What Evidence Supports Your View?

Think about what you can actually see in the business.

For example:

- one customer contributes a large share of revenue
- one supplier is difficult to replace
- critical knowledge sits with one individual
- cash reserves are limited
- systems or data are poorly protected
- contingency plans exist but have never been tested
- contracts or insurance have not been reviewed as the business has changed

What evidence can I point to?

5. Where Are We Depending on Luck?

Think about the areas where the business is effectively relying on:

“It has never happened before.”

That is not the same as being protected.

Where are we most dependent on nothing going wrong?

6. What Has Growth Made More Risky?

Growth often creates new dependencies.

More customers.
More people.
More systems.
More suppliers.
More complexity.

Where has the business become more exposed as it has grown?

7. Capture the Signal

Complete this sentence:

When I look at Protection in our business, the thing that stands out most is…

Your Protection Snapshot

Protection Score: _____ %

One Strength: _____

One Concern: _____

One Risk or Question to Carry Forward: _____

DO NOT SOLVE IT YET

A visible risk is not automatically the first risk you should fix.

Some risks are unlikely but severe.

Others are frequent but manageable.

Some may be symptoms of weaknesses elsewhere in the business.

For now:

Make the exposure visible. Record the evidence. Delay the response.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

YOUR BUSY BUT BROKE INDEX™

Bring the Eight Pillars Together

You have now completed all eight pillar assessments.

This page gives you your first complete view of the business.

Do not focus only on the lowest score.

Do not assume the highest score is unimportant.

And do not start deciding what to fix.

For now, look at the pattern.

Your Eight Pillar Scores

Pillar	Score
Purpose	_____ %
Profit	_____ %
Pipeline	_____ %
Performance	_____ %
People	_____ %
Product	_____ %
Progress	_____ %
Protection	_____ %

Your Overall BBBI Score

Add your eight pillar percentages together and divide by 8.

Total of all pillar scores: _____

÷ 8

Overall BBBI Score: _____ %

Now Look at the Pattern

Before you interpret the overall score, notice what the individual pillars are telling you.

Highest Scoring Pillar

Lowest Scoring Pillar

Biggest Gap Between Two Pillars

The Score That Surprised Me Most

The Score I Feel Least Confident About

What Stands Out?

Looking across all eight pillars:

Where does the business appear strongest?

Where does the business appear most exposed?

Where do the scores seem inconsistent with each other?

One Important Warning

Your lowest score is not automatically your biggest problem.

A weak Profit score may be caused by Product.

A weak Performance score may be caused by People.

A weak Pipeline score may be connected to Purpose.

A weak People score may actually be a leadership or process issue.

The scores show you **where to look**.

They do not yet tell you **why the problem exists**.

That comes next.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

YOUR BBBI DASHBOARD

See the Shape of Your Business

Your overall score gives you one number.

Your dashboard gives you the pattern.

Plot each of your eight pillar scores below.

The aim is not to create a perfect shape.

The aim is to see where the business is balanced — and where it is not.

THE EIGHT PILLARS

BUILDING BUSINESS PERFORMANCE

Purpose
Score: _____ %

Profit
Score: _____ %

Pipeline
Score: _____ %

Performance
Score: _____ %

SUSTAINING BUSINESS PERFORMANCE

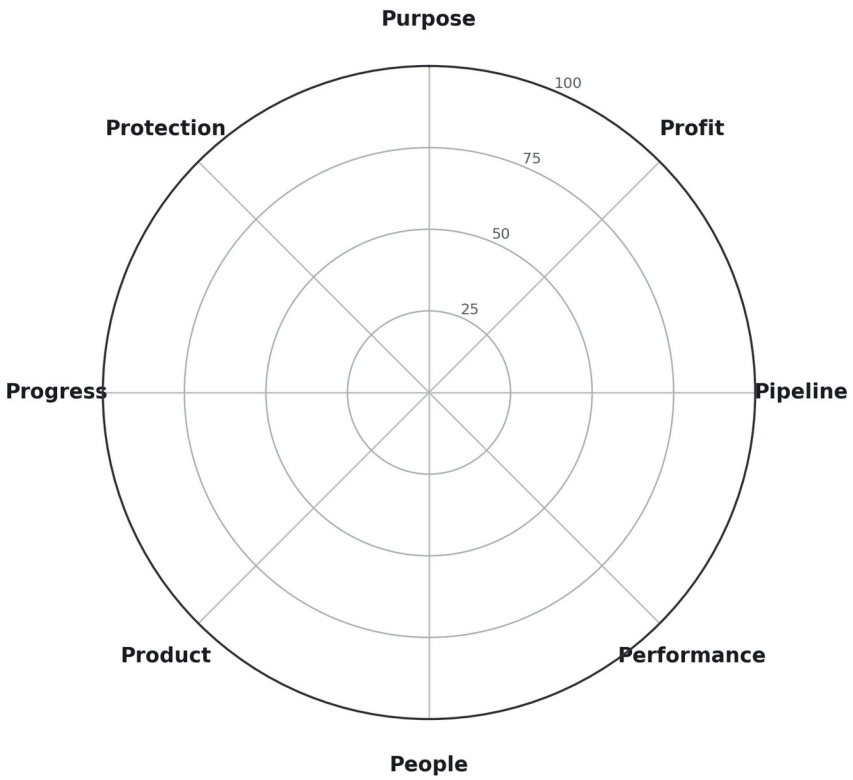
People
Score: _____ %

Product
Score: _____ %

Progress
Score: _____ %

Protection
Score: _____ %

VISUAL DASHBOARD



Each spoke represents one pillar.

Plot the score for each pillar from **0% at the centre to 100% at the outer edge**.

Connect the eight points to reveal the overall shape of the business.

What Does the Shape Show You?

Do not interpret it yet.

Just observe it.

Where is the business most balanced?

Where is the biggest imbalance?

Which two pillars appear furthest apart?

Which result surprised you most when you saw it visually?

Look for Patterns, Not Answers

A strong score next to a weak one can be just as revealing as a low score on its own.

For example:

Strong Pipeline + Weak Profit
The business may be generating demand without converting enough value.

Strong People + Weak Performance
The team may be capable, but the systems or measures may be holding them back.

Strong Product + Weak Pipeline
The offer may be good, but future demand may not be strong enough.

Strong Purpose + Weak Progress
The business may know where it wants to go, but struggle to turn direction into improvement.

These are not conclusions.

They are signals worth investigating.

Your First Overall Observation

Complete this sentence:

When I look at the shape of our business, the thing that stands out most is…

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

UNDERSTANDING YOUR SCORES

What Do the Numbers Actually Mean?

Your BBBI scores are designed to help you see where the business appears strong, where confidence is lower and where closer investigation may be needed.

They are not grades.

They are not pass or fail.

And they are not a judgement on you or your team.

They are signals.

A Simple Guide

80–100% — STRONG

This pillar appears well understood, consistently managed and supported by clear evidence.

That does not mean there is nothing to improve.

It means there are currently fewer obvious warning signs.

Ask yourself:
What is making this pillar strong — and how do we protect it?

60–79% — STABLE

Many of the foundations appear to be in place, but there may be inconsistencies, gaps or areas where understanding is not fully embedded.

Performance may be good, but not always reliable.

Ask yourself:
Where are the gaps between what should happen and what actually happens?

40–59% — EXPOSED

There are meaningful weaknesses, uncertainties or inconsistencies within this pillar.

Some areas may work well, but the overall picture suggests the business could be vulnerable if conditions become more difficult.

Ask yourself:
What evidence do we have that this weakness is affecting the business?

Below 40% — VULNERABLE

This pillar contains significant gaps or uncertainty.

The business may be relying heavily on individuals, assumptions, historical success or circumstances continuing in its favour.

This score deserves closer investigation.

Ask yourself:
What do we currently not understand, control or see clearly enough?

But Do Not Read the Scores in Isolation

A **45% Profit score** does not automatically mean Profit is the problem.

A **90% People score** does not mean People cannot be contributing to an issue elsewhere.

And two businesses with the same overall BBBI score may have completely different challenges.

One may be balanced but average across every pillar.

Another may be extremely strong in four pillars and dangerously weak in four others.

The shape matters as much as the score.

Pay Attention to Three Things

1. LOW SCORES

They tell you where there may be greater exposure.

2. LARGE GAPS

Big differences between pillars may reveal areas that are not working together effectively.

3. MISALIGNMENT

If your view and your team's view differ significantly, record the difference.

Do not automatically decide which answer is correct.

Different answers are data.

Your Initial Score Review

Pillars currently appearing Strong:

Pillars currently appearing Stable:

Pillars currently appearing Exposed:

Pillars currently appearing Vulnerable:

One Final Reminder

The BBBI has shown you **where to look**.

It has not yet shown you **what to fix**.

That distinction matters.

Measurement reveals the signal. Diagnosis finds the cause.

YOUR JOURNEY

MEASURE → Diagnose → Prioritise → Improve → Review

BEFORE YOU START FIXING THINGS

Your Lowest Score May Not Be Your Biggest Problem

You now have a much clearer picture of your business.

You have measured all eight pillars.

You have recorded strengths, concerns, gaps, uncertainty and misalignment.

You have seen the overall shape of the business.

The temptation now is obvious.

Start fixing the lowest score.

Resist it.

A low score tells you **where something is showing up**.

It does not necessarily tell you **where the problem began**.

Symptoms and Causes Are Not the Same Thing

A weak **Profit** score may be caused by poor Product decisions.

A weak **Pipeline** score may be connected to unclear Purpose.

A weak **Performance** score may come from unclear accountability rather than poor effort.

A weak **People** score may actually be a leadership, process or communication problem.

A weak **Product** score may be caused by pricing, positioning or execution.

And a visible risk in **Protection** may have been created months or years earlier somewhere else in the business.

What you can see is not always where you should act.

Look Again at What You Have Captured

Before moving on, review your notes from all eight pillars.

Pay particular attention to:

- low scores
- large gaps between pillars
- answers you were uncertain about
- places where your team's view differed from yours
- recurring problems appearing in more than one pillar
- areas where you had little evidence
- assumptions you realised had never been tested

Do not solve any of them yet.

Just carry them forward.

Your Starting Points for Diagnosis

The three signals I most want to understand are:

1. _____

2. _____

3. _____

The biggest area of misalignment I noticed was:

The assumption I most need to test is:

The question I most want answered is:

YOU HAVE FINISHED MEASURE

You have moved from:

“Something doesn’t feel right.”

to:

“These are the areas that deserve investigation.”

That is progress.

But it is not diagnosis.

The next stage is about understanding the connections between the signals you have found and identifying what may actually be driving them.

NEXT: PART 3 — DIAGNOSE

Find the cause before choosing the solution.

YOUR JOURNEY

Measure → **DIAGNOSE** → Prioritise → Improve → Review

Part Three

Don’t Fix the Wrong Problem

You have measured the business.

You can now see where performance looks strong, where it looks weaker and where some of the warning signs may be appearing.

The temptation is to immediately start fixing things.

Don’t.

Not because action is wrong, but because the first problem you see is not always the problem you need to solve.

Falling sales might look like a marketing problem.

Low profit might look like a pricing problem.

Cash pressure might look like a sales problem.

Too much stock might look like a buying problem.

Sometimes they are.

Sometimes they are simply the place where a deeper problem has become visible.

A business can spend a lot of time, money and energy fixing symptoms while the real cause continues underneath.

That is why the next step is **Diagnose**.

Not to make things more complicated.

Simply to understand what is driving the result before deciding what to do about it.

Think about it this way

If your car keeps pulling to one side, replacing the tyres might temporarily improve it.

But if the wheel alignment is wrong, the problem will return.

Businesses are no different.

Before asking:

“What should we do?”

ask:

“What problem are we really trying to solve?”

That is what we are going to work out next.

From Symptoms to Causes

A problem usually becomes visible before its cause does.

You notice that profit is down.

Cash is getting tighter.

Sales are slowing.

Stock is building up.

People are working harder but results are not improving.

These are important signals.

But they are still only the starting point.

The next step is simply to ask:

What is driving this?

For example:

Profit is falling

Perhaps margin has reduced.

Why?

Maybe discounting has increased.

Why?

Perhaps too much old stock is being cleared.

Now you are getting closer to something you can actually investigate.

The aim is not to keep asking questions forever.

It is simply to move beyond what you can see and understand what is creating it.

Start with what you know

Take one of the weaker areas you identified in Part 2.

Write down what is happening.

Then ask:

What appears to be driving this result?

And once you have an answer, ask once more:

What is driving that?

You may already be much closer to the real issue.

Your Turn

What I can see:

What appears to be driving it:

What may be driving that:

You do not need the perfect answer yet.

You are looking for the most likely explanation.

Next, we will check whether the evidence supports it.

Follow the Evidence

By now you may have a good idea of what is driving the problem.

But an idea is not the same as evidence.

It is easy to build a diagnosis around what we believe is happening.

“We are losing customers because our prices are too high.”

“Sales are down because marketing is not working.”

“Profit is under pressure because costs have increased.”

“Stock is building because customers are buying less.”

Any of these may be true.

But before you act, check.

What do you actually know?

Look at the explanation you identified on the previous page and ask:

What evidence supports it?

That evidence might come from:

- your numbers
- customer behaviour
- stock movement
- conversion
- margins
- costs
- team performance
- recurring patterns you can clearly see

You are not looking for perfect proof.

You are simply checking that your diagnosis is based on something more than instinct.

Your Turn

What I think is happening:

What evidence supports this:

What am I still assuming:

If the evidence supports your thinking, keep going.

If it does not, go back one step and challenge the explanation.

A wrong diagnosis usually leads to the wrong action.

Next, we will look at how one problem can connect to other parts of the business.

Follow the Connections

Business problems rarely exist on their own.

A weak result in one area is often being influenced by something happening somewhere else.

Low profit might be connected to poor pricing.

Poor pricing might be connected to weak product decisions.

Weak product decisions might be creating excess stock.

Excess stock might be increasing discounting.

And discounting may then make the profit problem worse.

This is why it helps to look across the business rather than only at the place where the problem first appeared.

Look beyond the obvious pillar

Go back to the issue you have been diagnosing.

Now ask:

What other parts of the business could be influencing this?

You do not need to connect everything.

Just look for the two or three areas that appear most relevant.

For example:

Profit is under pressure

Possible connections might include:

- **Product** — wrong mix, weak pricing or poor margin
- **Performance** — costs too high or productivity too low
- **Pipeline** — insufficient sales volume or poor conversion
- **Protection** — weak controls or poor commercial discipline

The important point is this:

The pillar showing the problem is not always the pillar causing it.

Your Turn

The issue I am diagnosing:

Which other pillars may be influencing it?

Which connection looks strongest?

You are now beginning to see the business as a connected system, rather than a series of separate problems.

Next, we will identify which underlying issue is creating the biggest drag on performance.

Find the Constraint

By now you may have identified several things contributing to the problem.

That is normal.

Businesses are rarely held back by only one issue.

But some issues matter more than others.

One problem may be making several other problems worse.

One bottleneck may be slowing down the whole business.

One weakness may be preventing improvement elsewhere.

That is the issue we are looking for.

Ask one simple question

Look at the connections you identified on the previous page and ask:

If we improved one of these areas, which one would make the biggest difference elsewhere?

For example:

Sales may be weak.

Margin may be under pressure.

Stock may be building.

Cash may be tightening.

These can look like four separate problems.

But if the real issue is poor product selection, improving that one area could begin to improve:

- customer demand
- stock movement
- discounting
- margin
- cash

That makes it more than another problem.

It may be the constraint.

Your Turn

The main issues I can see are:

_____

_____

_____

Which one appears to be influencing the others most?

_____

If this improved, what else might improve with it?

You are not deciding what to fix first just yet.

You are identifying where the greatest leverage may exist.

Next, we will pull everything together into a clear diagnosis.

Write Your Diagnosis

You have now looked beyond the obvious problem.

You have considered what may be driving it.

You have checked the evidence.

You have looked at how different parts of the business may be connected.

And you have identified where the greatest drag on performance may sit.

Now bring that thinking together.

Your diagnosis does not need to be clever.

It needs to be clear.

Complete this sentence

The main issue affecting the business is:

This appears to be happening because:

The evidence that supports this is:

The areas of the business most connected to it are:

If we improve this, I believe it will also help:

Now read it back.

Does it explain the problem clearly?

Does it describe what is driving the issue rather than only what you can see?

Is it supported by evidence?

If yes, you are ready to move on.

You now have something much more useful than a list of problems.

You have a diagnosis.

Next, we will decide what deserves attention first.

Output of Part 3

- a clearer view of the real problem
- supporting evidence
- an understanding of the key connections
- the likely constraint
- one concise business diagnosis

Part Four

4.1 — The Principle of Priority

Knowing the problem is not the same as knowing what to do first

By now, you should have a much clearer understanding of what is really happening in your business.

That clarity matters.

But diagnosis alone does not improve a business.

The next challenge is deciding where to focus.

Most businesses do not have a shortage of things they could improve. They have too many.

Sales could be stronger.

Margins could improve.

Costs could come down.

Stock could move faster.

Processes could become more efficient.

People could perform better.

Cash could be managed more tightly.

Customers could return more often.

All of these things may be true.

But they cannot all be the priority.

A problem can be real without being the priority

This is one of the most important distinctions in the Busy But Broke approach.

When several problems exist at the same time, the natural response is often to attack all of them.

That usually creates more activity, not more progress.

Projects multiply.

Meetings increase.

People get pulled in different directions.

And the business becomes even busier.

Prioritisation means making a deliberate choice about where improvement will have the greatest effect.

It means accepting that some genuine problems will have to wait.

Not because they do not matter.

Because something else matters more **right now**.

The purpose of Part 4

Part 3 helped you answer:

What problem are we really solving?

Part 4 asks the next question:

Now that we understand the problem, what deserves attention first?

The goal is not to create a longer list.

It is to reduce the list.

By the end of this section you will have identified:

- your **primary business priority**
- the **outcome that priority needs to create**
- the issues that should remain secondary for now

That gives the business focus before action begins.

The Busy But Broke Principle

A problem can be real without being the priority.

The strongest businesses are not those that try to fix everything at once.

They are the ones that know what matters most — and focus their energy there.

4.2 — Start With the Diagnosis

Before deciding what deserves attention first, return to the diagnosis you carried forward from Part 3.

This is your starting point.

Not the list of symptoms.

Not every issue you uncovered.

Not everything that could be improved.

The diagnosis.

Write it down clearly

Your diagnosis should explain, in simple language, the problem the business is really trying to solve.

For example:

Sales are growing, but falling gross margin means that additional revenue is producing very little additional profit.

Or:

The business is generating enough sales, but too much cash is tied up in slow-moving stock, creating pressure elsewhere.

Or:

The problem is not lack of customer demand. It is weak conversion and inconsistent follow-up within the sales process.

Each diagnosis points towards a very different priority.

That is why getting this clear matters.

Do not reopen the diagnosis

At this stage, there can be a temptation to start questioning everything again.

What about marketing?

What about costs?

What about staffing?

What about stock?

What about systems?

Those questions may all be valid.

But Part 3 has already done the work of understanding what sits underneath the symptoms.

Part 4 is about deciding what to do with that understanding.

If new evidence later shows that the diagnosis was wrong, you can revisit it.

But do not keep reopening the question simply because choosing a priority feels uncomfortable.

Use the diagnosis as the filter

From this point forward, every possible priority should be tested against one simple question:

If we improve this, will it materially improve the problem we have diagnosed?

If the answer is no, it may still be a worthwhile improvement.

It just may not be the priority.

For example, imagine the diagnosis is:

Cash pressure is being driven primarily by excessive stock and slow stock rotation.

The business may also have:

- an outdated website
- inconsistent staff training
- weak social media activity
- high administrative workload

All of those may deserve attention.

But if improving them does little to release cash from stock, they should not automatically move ahead of the diagnosed problem.

This is where prioritisation begins.

One diagnosis. Several possible interventions.

A diagnosis rarely produces only one possible response.

If margin is the problem, the business might consider:

- pricing
- discounting
- product mix
- supplier terms
- purchasing
- sales behaviour
- promotional strategy

If cash tied up in stock is the problem, it might consider:

- purchasing controls
- clearance activity
- stock range reduction
- supplier negotiations
- forecasting
- transfer or redistribution of stock

The purpose of Part 4 is not to pursue all of these.

It is to identify which one deserves attention first.

Your Diagnosis

Write the diagnosis you are carrying forward from Part 3:

Our primary diagnosis is:

Now use that diagnosis as the anchor for everything that follows.

The next question is:

Where could we intervene to have the greatest effect?

4.3 — The Priority Logic™ Test

Once you are clear on the problem, the next step is to decide where intervention will have the greatest effect.

This is where **Priority Logic™** comes in.

The purpose is not to create a perfect mathematical answer.

It is to force a better business conversation.

Instead of asking:

Which problem feels most urgent?

You ask:

Which intervention gives us the strongest reason to act first?

Start with the possible interventions

Using the diagnosis from Part 3, identify the main areas where the business could intervene.

Try to keep this to between three and five.

For example, if your diagnosis is:

Sales are growing, but falling gross margin means that additional revenue is producing very little additional profit.

Possible interventions might include:

- reduce discounting
- improve product mix
- renegotiate supplier costs
- increase selling prices
- improve sales team margin awareness

You are not deciding what to do yet.

You are deciding which area deserves priority.

The Four Priority Logic™ Tests

Score each possible intervention from **1 to 5** against the following four questions.

1. Impact

If we improve this, how much difference will it make to the diagnosed problem?

1 = Very little impact
3 = Meaningful impact
5 = Major impact

The key word here is **materially**.

An improvement may be helpful without being significant enough to deserve priority.

---

2. Urgency

What happens if we do nothing?

1 = Little immediate consequence
3 = The problem will gradually worsen
5 = Delay creates significant financial or operational risk

Urgency should not be confused with noise.

Something can demand attention every day without being strategically urgent.

Likewise, something quiet can become extremely expensive if ignored.

---

3. Influence

How much control do we have over changing this?

1 = Very limited control
3 = Some influence, but external factors matter
5 = Largely within our control

Businesses often waste enormous amounts of energy trying to solve problems they cannot directly control.

Prioritisation should favour areas where action can create a real change.

---

4. Unlock

If we improve this, will it make other improvements easier?

1 = Mostly isolated benefit
3 = Helps several other areas
5 = Removes a major constraint or unlocks wider improvement

This matters because some problems sit upstream of others.

Fixing them does more than solve one issue.

It changes the performance of the wider business.

For example, improving purchasing discipline may reduce stock, release cash, lower storage pressure, reduce discounting and improve margin.

One intervention.

Several benefits.

That is a strong priority signal.

Score the Options

For each intervention, add the four scores together.

Maximum score: 20

Possible Intervention	Impact	Urgency	Influence	Unlock	Total
Intervention 1					
Intervention 2					
Intervention 3					
Intervention 4					
Intervention 5					

The score is a guide, not the decision

The highest-scoring option should attract your attention.

But Priority Logic™ is not designed to replace judgement.

It is designed to improve it.

If two options score similarly, ask:

Which one creates the greatest improvement in the shortest realistic period?

And:

Which one would we regret most if we ignored it for the next 90 days?

These questions usually make the priority clearer.

Example

Diagnosis:

Too much cash is tied up in slow-moving stock.

Possible interventions:

Intervention	Impact	Urgency	Influence	Unlock	Total
Reduce new purchasing	5	5	5	5	**20**
Increase clearance activity	5	4	5	4	**18**
Renegotiate supplier terms	3	3	3	3	**12**
Improve the website	1	2	4	2	**9**

Improving the website may still be worthwhile.

But based on the diagnosis, it is clearly not where attention should go first.

Priority Logic™ Principle

The best priority is not simply the biggest problem. It is the area where action can create the greatest useful change.

Your aim is now to identify the intervention that deserves to become the business's primary priority.

4.4 — Choose the Primary Priority

You now have a clearer view of the possible interventions and how they compare.

The next step is simple.

Choose.

One primary priority

This does not mean the other issues disappear.

It does not mean they are unimportant.

It means one area becomes the main focus because it offers the strongest opportunity to improve the problem you have diagnosed.

That distinction matters.

Businesses often weaken execution by naming too many priorities.

If everything is a priority, nothing really is.

Use the score, then apply judgement

Start with the highest-scoring intervention from the Priority Logic™ Test.

Then ask:

Does this genuinely feel like the area that would create the most useful improvement right now?

If the answer is yes, that becomes the primary priority.

If not, understand why.

There may be information that the score has not fully captured.

For example:

- a major customer issue may create immediate reputational risk
- a supplier relationship may be close to breaking point
- a key employee may be about to leave
- a cash deadline may be much closer than expected
- a legal or compliance issue may override everything else

Judgement still matters.

Priority Logic™ supports the decision.

It does not make the decision for you.

Turn the intervention into a priority statement

Your priority should be written as a clear business outcome, not as a vague intention.

Avoid statements such as:

- improve sales
- reduce costs
- manage stock better
- improve margins
- improve productivity

These describe areas of concern.

They do not create focus.

A stronger priority statement explains what needs to change.

For example:

Restore gross margin before pursuing further revenue growth.

Reduce excess stock to release cash and restore purchasing control.

Improve sales conversion before increasing marketing spend.

Reduce operating cost before expanding the business further.

Improve customer retention before investing in additional customer acquisition.

These statements give the business direction.

The priority should answer three questions

A strong primary priority should make it clear:

What needs to improve?

Why does it matter?

What comes before what?

For example:

Reduce excess stock to release cash before increasing purchasing activity.

This is much stronger than:

Improve stock management.

It tells the business what matters and what should wait.

Write your primary priority

Complete the following sentence:

Our primary priority is to _____ because _____.

Or, where appropriate:

We need to _____ before we _____.

Keep it simple.

If the statement becomes a paragraph, you probably have more than one priority.

The Discipline of Focus

Once the primary priority has been chosen, protect it.

New ideas will appear.

Other problems will demand attention.

People will argue that their issue is also important.

Some of them will be right.

But unless something materially changes the diagnosis, the priority should remain the priority.

Progress requires consistency long enough for action to have an effect.

Priority Principle

Choosing the priority is also choosing what will not receive your attention yet.

That is not neglect.

It is focus.

4.5 — Define What Success Looks Like

You have now chosen the area that deserves attention first.

Before deciding what actions to take, define what success needs to look like.

This matters because businesses often move too quickly from:

We have identified the problem

to:

What should we do?

That creates activity.

But activity is not the same as improvement.

Define the outcome before the action

A priority should describe what needs attention.

The success measure describes what needs to change.

For example:

Priority

Restore gross margin before pursuing further revenue growth.

Success might look like

Gross margin improves from 32% to 38% while sales remain broadly stable.

Or:

Priority

Reduce excess stock to release cash and restore purchasing control.

Success might look like

Reduce aged stock by 30% and bring stock purchases back within the agreed buying budget.

The action comes later.

First, establish the result you are trying to create.

Make success observable

A useful success measure should answer:

What would we be able to see, measure or experience differently if this priority was working?

Sometimes this will be financial.

For example:

- gross margin
- cash balance
- stock value
- operating cost
- profit
- sales conversion
- repeat purchase rate

Sometimes it may be operational.

For example:

- order lead time
- stock rotation
- customer complaints
- staff productivity
- project completion time
- sales follow-up rate

And sometimes the best measure will combine both.

Avoid vague success statements

Try to avoid outcomes such as:

- improve performance

- increase efficiency
- manage stock better
- become more profitable
- improve customer service
- increase accountability

These sound positive, but they are difficult to manage.

A stronger outcome tells you what should actually change.

For example:

Instead of:

Improve stock management.

Use:

Reduce stock aged over 12 months by 25% within the next 90 days.

Instead of:

Improve conversion.

Use:

Increase sales conversion from 18% to 24% while maintaining average transaction value.

Instead of:

Reduce costs.

Use:

Reduce controllable operating costs by 8% without reducing customer-facing service levels.

Use a small number of measures

Do not create another dashboard.

For the primary priority, identify only the measures that genuinely tell you whether improvement is happening.

In most cases, one to three measures should be enough.

Ask:

If these numbers improve, would we confidently say the priority is working?

If the answer is yes, you probably have the right measures.

Establish the starting point

Before improvement begins, record where the business is now.

This becomes the baseline.

Current position:

Desired position:

Measure 1:

Current: _____
Target: _____

Measure 2:

Current: _____
Target: _____

Measure 3:

Current: _____
Target: _____

Add a realistic timeframe

A result without a timeframe can drift indefinitely.

Ask:

When should we reasonably expect to see meaningful improvement?

Not every priority will be solved in 30 days.

But every priority should have a point at which progress will be reviewed.

Your timeframe might be:

- 30 days
- 60 days
- 90 days
- six months
- another period appropriate to the business

The aim is not to create artificial urgency.

It is to create accountability.

Your Success Statement

Complete the sentence:

We will know this priority is working when _____ by _____.

For example:

We will know this priority is working when gross margin reaches at least 38% while monthly sales remain above 95% of the current run rate, within 90 days.

Or:

We will know this priority is working when aged stock has reduced by 30% and stock purchasing is operating within the agreed monthly budget, within six months.

The Success Principle

Do not measure how much activity took place. Measure what changed because of it.

A business can hold more meetings, launch more initiatives and complete more tasks without materially improving performance.

The purpose of the measures is to keep attention on the outcome.

4.6 — What Not to Do Yet

Choosing a priority is only useful if you protect it.

By now, you have:

- identified the real problem
- compared the possible interventions
- chosen the primary priority
- defined what success should look like

The next step is to decide what will **not** receive attention yet.

This is where focus is protected

Most businesses have several genuine issues competing for attention.

That is normal.

The mistake is assuming that every real issue must become an active project.

It does not.

Some things should be improved later.

Some should be monitored.

Some may disappear once the primary issue is resolved.

And some may never matter enough to justify the time, cost or distraction involved.

Create a deliberate parking list

Take the other issues or interventions you identified during Parts 3 and 4 and place them into one of three categories.

1. Later

These are worthwhile improvements, but they should wait until the primary priority is under control.

Examples might include:

- website improvements
- process redesign
- new product development
- recruitment
- additional marketing
- technology upgrades

They are not being rejected.

They are being sequenced.

2. Monitor

These issues do not require action yet, but they should remain visible.

Ask:

What would need to happen for this to become a priority?

That gives you a trigger for future action.

For example:

Monitor customer complaints. Escalate if complaints exceed 5% of monthly transactions.

Or:

Monitor staff turnover. Escalate if another key employee resigns.

This stops concerns disappearing while avoiding unnecessary intervention.

3. Stop

Some activity should not simply be postponed.

It should stop.

This may include:

- initiatives producing little return
- projects that no longer support the business priority
- unnecessary reporting
- meetings without a clear purpose
- spending that does not support the diagnosed problem
- work that exists because “we have always done it”

This is often where capacity is created.

You do not always need more people or more time.

Sometimes you need fewer competing demands.

The focus test

Before adding any new initiative, ask:

Does this directly support our primary priority or protect the business from a material risk?

If the answer is no, ask:

Why are we doing it now?

That question can be surprisingly revealing.

Build your Not Yet List

Later

Monitor

Stop

Give every parked issue a review point

“Not now” should not mean “never think about it again.”

Set a review point.

This might be:

- when the primary priority reaches its target
- at the next 30-, 60- or 90-day review
- when a defined trigger occurs
- when business conditions materially change

This keeps the business disciplined without becoming rigid.

What if something genuinely urgent appears?

Priorities can change.

A serious cash event, legal issue, customer crisis, operational failure or unexpected opportunity may require immediate attention.

But changing the priority should be a conscious decision.

Do not allow the business to drift away from its focus simply because something new appears.

The Protection Principle

Focus is not only about deciding what to do. It is about deciding what not to do yet.

Every additional priority consumes time, money, attention and management energy.

Protecting those resources is part of improving the business.

Carry Forward

You have now moved from understanding the problem to deciding what deserves attention first.

Carry these four things into Part 5.

Your Diagnosis

The real problem we are solving is:

Your Primary Priority

The area that deserves attention first is:

Your Success Measure

We will know this is working when:

Review point:

Your Not Yet List

Later

Monitor

Stop

You now have something more useful than a list of problems.

You have focus.

Part 5 begins with the next question:

What needs to change to turn this priority into improvement?

Part 5 — IMPROVE

Turn your priorities into practical business improvement.

Do fewer things. Do the right things. Finish them. Measure whether they worked.

5.1 — FROM PRIORITY TO ACTION

KNOWING WHAT NEEDS TO CHANGE IS NOT THE SAME AS CHANGING IT

By this point, you should have a much clearer picture of your business.

You have measured where you are.

You have looked beneath the symptoms to understand what may really be happening.

And you have identified the priorities that deserve your attention first.

That is important.

But none of it improves the business on its own.

Diagnosis creates clarity.Prioritisation creates focus.Action creates improvement.

This is where the work changes.

The question is no longer:

“What is wrong?”

It becomes:

“What are we going to do differently?”

START WITH THE PRIORITY — NOT THE SOLUTION

One of the easiest mistakes to make is to jump straight into activity.

A problem appears, somebody suggests an idea and suddenly a new initiative has started.

More meetings.

More projects.

More work.

But not necessarily more improvement.

Busy businesses are particularly vulnerable to this.

They often have no shortage of activity. What they lack is a clear connection between the problem they identified and the action they are taking.

That is why every improvement should begin with a simple chain:

PRIORITY → OUTCOME → ACTION → OWNER → MEASURE → REVIEW

Priority
What needs to improve?

Outcome
What would better actually look like?

Action
What are we going to change?

Owner
Who is accountable for making it happen?

Measure
How will we know whether it is working?

Review
When will we check progress and decide what happens next?

If you cannot connect the action back to a priority, ask whether you should be doing it at all.

ACTIVITY IS NOT IMPROVEMENT

Consider a business that identifies declining gross margin as one of its biggest priorities.

It could respond by:

- negotiating with suppliers,
- increasing prices,
- reducing discounting,
- changing product mix,
- clearing low-margin stock,
- reviewing purchasing,
- introducing margin reporting.

All of those could be sensible actions.

But doing all of them at once does not automatically make them a good improvement plan.

The objective is not to create the longest action list.

It is to identify the **small number of actions most likely to move the priority in the right direction**.

A useful question is:

If we successfully complete this action, what should improve as a result?

If the answer is unclear, the action probably needs more thought.

TURN EACH PRIORITY INTO A CLEAR IMPROVEMENT OUTCOME

Take each of your highest priorities from Part 4 and complete the following:

MY PRIORITY

What needs attention?

WHAT BETTER LOOKS LIKE

What would be noticeably different if we improved it?

WHY IT MATTERS

What impact would improvement have on profit, cash, customers, people or performance?

FIRST CHANGE

What is the first meaningful action we could take?

Do not try to solve everything yet.

The purpose here is simply to move each priority from a **statement of concern** into a **direction for action**.

KEEP THE CONNECTION VISIBLE

As you work through Part 5, keep returning to the priorities you selected.

Every improvement action should answer three questions:

What priority does this support?

What result are we trying to create?

How will we know whether it worked?

This keeps improvement focused.

It also protects you from one of the biggest causes of Busy But Broke businesses:

LOTS OF GOOD IDEAS COMPETING FOR LIMITED TIME, CASH AND ATTENTION.

Improvement is not about doing everything that could help.

It is about doing the things that matter most.

KEY PRINCIPLE

A PRIORITY WITHOUT ACTION CHANGES NOTHING.

But action without a clear priority can simply make the business busier.

Your objective is to connect the two.

Focus first. Act second. Measure the result.

5.2 — CHOOSE THE RIGHT IMPROVEMENT LEVER

NOT EVERY PROBLEM NEEDS THE SAME RESPONSE

Once you know what needs to improve, the next temptation is to start generating actions.

But before asking:

“What should we do?”

Ask:

“What kind of change does this actually need?”

Different problems require different responses.

Sometimes you need to stop something.

Sometimes you need to reduce it.

Sometimes the right answer is to improve something that already exists.

Sometimes you need to build something new.

And sometimes the most important thing is to protect what is already working.

That gives us five simple improvement levers:

STOP → REDUCE → IMPROVE → BUILD → PROTECT

You may use more than one lever against the same priority.

The purpose is not to force every problem into a box.

It is to make you think clearly before creating another list of actions.

---

1. STOP

What should we stop doing?

Some activities are not underperforming.

They are actively making the problem worse.

Examples might include:

- uncontrolled discounting,
- repeatedly buying slow-moving stock,
- accepting unprofitable work,
- adding complexity without a commercial reason,
- continuing activities that consume time but create little value,
- tolerating behaviours that consistently damage performance.

Sometimes the fastest improvement comes not from doing something new, but from stopping something that should never have continued.

ASK:

What are we currently doing that is contributing to this problem?

---

2. REDUCE

What do we need less of?

Not everything needs to disappear completely.

Sometimes it simply needs to become smaller, tighter or more controlled.

You might need to reduce:

- stock,
- costs,
- waste,
- debtor days,
- discounting,
- product range,
- supplier numbers,
- complexity,
- rework,
- unnecessary meetings,
- approval layers.

The objective is not automatically to cut.

It is to remove excess that is consuming cash, margin, time or attention without creating enough value in return.

ASK:

What has become bigger, slower, more expensive or more complicated than it needs to be?

---

3. IMPROVE

What already exists but needs to work better?

Many problems do not require a completely new solution.

The business may already have the right process, product, team or system.

It simply is not performing well enough.

You might need to improve:

- sales conversion,
- gross margin,
- purchasing discipline,
- forecasting,
- customer service,
- productivity,
- communication,
- accountability,
- stock control,
- pricing,

- management routines.

This is often about making something more consistent, effective or commercially disciplined.

ASK:

What are we already doing that could produce a much better result if we did it better?

---

4. BUILD

What is missing?

Sometimes the diagnosis exposes a gap rather than a weakness.

The business may simply not have something it now needs.

That might be:

- a reporting process,
- a cash-flow forecast,
- a pricing structure,
- a stock ageing review,
- a sales pipeline,
- a management rhythm,
- a capability within the team,
- a clear approval process,
- a customer retention programme,
- a new route to market.

Build should be used carefully.

Creating something new usually adds cost, workload and complexity.

So before building anything, ask:

Do we genuinely need something new — or do we simply need to improve what we already have?

ASK:

What capability, process or control is missing that would materially improve this priority?

---

5. PROTECT

What must we not damage?

Improvement can create unintended consequences.

A business improves margin but loses its best customers.

It reduces stock but destroys availability.

It cuts costs but loses critical capability.

It pushes sales growth but damages cash flow.

That is why every improvement priority should also consider what needs protecting.

You might need to protect:

- profitable customers,
- core products,
- key employees,
- service levels,
- supplier relationships,
- brand reputation,
- cash reserves,
- margin,
- operational capability.

Protection does not mean resisting change.

It means recognising that not everything needs fixing.

ASK:

What is already working that we must make sure we do not weaken while making this improvement?

APPLY THE FIVE LEVERS

Take one of your priorities from Part 4.

PRIORITY

Now work through each lever.

STOP

What should we stop?

REDUCE

What should we reduce?

IMPROVE

What should work better?

BUILD

What is missing?

PROTECT

What must we avoid damaging?

You will probably not have an answer under every heading.

That is fine.

This is not a checklist that must be completed.

It is a way to challenge your first instinct.

EXAMPLE

Imagine the priority is:

IMPROVE GROSS MARGIN

Using the five levers might reveal:

STOP
Automatic discounting simply because a customer asks.

REDUCE
Sales of consistently low-margin products that add little strategic value.

IMPROVE
Pricing discipline and product mix.

BUILD
Regular margin reporting by product, category and salesperson.

PROTECT
High-value customer relationships and products that drive profitable repeat business.

The improvement plan is now starting to become much clearer.

Instead of one vague action:

“Improve margin.”

You have several possible ways to influence the outcome.

The next step is deciding which actions will have the greatest impact.

DO NOT USE EVERY LEVER

More actions do not automatically create more improvement.

The purpose of the five levers is to generate better choices, not more work.

Once you have considered each lever, ask:

Which one or two changes would make the biggest difference?

That is where your action plan should begin.

KEY PRINCIPLE

DO NOT AUTOMATICALLY ADD SOMETHING NEW.

Sometimes the best improvement comes from:

stopping, reducing, improving or protecting what is already there.

Use **BUILD** only when something genuinely needs to exist that does not exist today.

STOP → REDUCE → IMPROVE → BUILD → PROTECT

Choose the lever before choosing the action.

5.3 — QUICK FIX OR ROOT FIX?

FIX THE PRESSURE — THEN FIX THE CAUSE

Some problems need an immediate response.

Cash is running low.

Stock is building up.

Margin is falling.

Customer complaints are increasing.

Sales are slowing.

In those situations, waiting for the perfect long-term solution is not sensible.

You may need to act quickly.

But there is an important difference between:

making the problem smaller today

and

stopping the problem from coming back tomorrow.

That is the difference between a **Quick Fix** and a **Root Fix**.

THE QUICK FIX

A Quick Fix reduces the immediate pressure.

It can protect cash, profit, customers or operations while you create the longer-term solution.

Examples might include:

- clearing aged stock,
- freezing unnecessary spending,
- renegotiating payment terms,
- stopping a loss-making promotion,

- temporarily reducing purchasing,
- focusing sales effort on higher-margin products,
- collecting overdue debt,
- removing an obvious operational bottleneck.

Quick fixes are not bad.

Sometimes they are essential.

The danger comes when the business mistakes the quick fix for the solution.

THE ROOT FIX

A Root Fix changes the process, behaviour, control or decision that allowed the problem to develop in the first place.

For example:

PROBLEM

Too much aged stock.

QUICK FIX

Discount and clear the old stock.

ROOT FIX

Improve forecasting, purchasing controls, stock intake decisions and regular aged-stock reviews.

Or:

PROBLEM

Gross margin is falling.

QUICK FIX

Increase prices.

ROOT FIX

Review pricing discipline, buying costs, product mix, discount authority and margin reporting.

Or:

PROBLEM

Cash flow is under pressure.

QUICK FIX

Delay discretionary spending and chase overdue debt.

ROOT FIX

Improve working-capital management, cash forecasting, payment terms and the commercial decisions that are consuming cash.

YOU MAY NEED BOTH

This is not an either/or decision.

Often the strongest improvement plan contains both.

STABILISE

What do we need to do immediately to reduce the pressure?

FIX

What needs to change so the problem is less likely to return?

Think of it as:

PRESSURE → STABILISE → FIX → CONTROL

The immediate action creates breathing room.

The root fix creates improvement.

The control helps make sure the improvement lasts.

BE CAREFUL OF RECURRING QUICK FIXES

One of the clearest warning signs of a Busy But Broke business is the same problem being solved repeatedly.

Every few months:

another clearance sale.

another cost-cutting exercise.

another cash injection.

another recruitment drive.

another supplier negotiation.

another sales push.

another “new initiative”.

The individual actions may work.

But if the underlying problem keeps returning, the business is treating symptoms rather than changing the system.

A useful question is:

HAVE WE SOLVED THIS PROBLEM BEFORE?

If the answer is yes, and it has returned, there is probably a deeper issue worth investigating.

THE ROOT-FIX TEST

For each priority, ask:

1. WHAT IS THE IMMEDIATE PRESSURE?

What needs attention now?

---

2. WHAT COULD WE DO QUICKLY?

What action would reduce the immediate impact?

---

3. WHY DID THIS HAPPEN?

What process, behaviour, decision or control allowed the problem to develop?

---

4. WHAT WOULD PREVENT IT RETURNING?

What needs to change permanently?

---

5. WHAT CONTROL WOULD KEEP IT HEALTHY?

What should we measure, review or manage differently in future?

EXAMPLE

PRIORITY

Reduce excess inventory.

QUICK FIX

Stop purchasing slow-moving categories and create a structured clearance plan.

ROOT FIX

Introduce purchasing limits, demand-based ordering, supplier reviews and monthly aged-stock analysis.

CONTROL

Track:

- total stock value,
- stock age,
- weeks of cover,
- stock turn,
- purchasing commitments.

Now the business is not simply reducing stock.

It is changing the way stock is managed.

That is improvement.

NOT EVERY ROOT FIX NEEDS TO BE BIG

Root cause does not automatically mean:

- new software,
- consultants,
- restructuring,
- complex systems,
- major investment.

Sometimes the root fix is surprisingly simple.

It might be:

- one person becoming clearly accountable,
- a decision being reviewed weekly,
- introducing one approval threshold,
- measuring something that was previously invisible,
- stopping an automatic behaviour,
- creating a basic operating routine.

Do not confuse **structural improvement** with **complexity**.

A simple change that permanently improves the way the business operates can be far more valuable than an elaborate solution.

KEY PRINCIPLE

RELIEVE THE PRESSURE — BUT DO NOT STOP THERE.

A Quick Fix asks:

“How do we improve the situation now?”

A Root Fix asks:

“What needs to change so we are not dealing with the same problem again?”

The strongest improvement plans usually answer both.

5.4 — BUILD THE IMPROVEMENT ACTION

TURN THE IDEA INTO SOMETHING THAT CAN ACTUALLY HAPPEN

By this point, you should know:

- what priority you are trying to improve,
- what kind of change is required,
- and whether you need an immediate fix, a root fix, or both.

Now the improvement needs to become specific.

Because there is a big difference between:

“We need to improve stock.”

and:

“Stop purchasing the three slowest-moving categories for 30 days, clear stock aged over 12 months, and introduce a monthly aged-stock review.”

One is an intention.

The other is an action.

A GOOD IMPROVEMENT ACTION SHOULD BE CLEAR ENOUGH TO EXECUTE

Every action should answer six simple questions:

1. WHAT ARE WE CHANGING?

What exactly needs to happen?

Be specific.

Instead of:

Improve pricing.

Try:

Review the top 50 products by sales value and correct prices where margin falls below the agreed threshold.

---

2. WHY DOES IT MATTER?

Connect the action back to the priority.

What commercial problem is this action intended to improve?

For example:

Margin has fallen because discounting and pricing decisions are inconsistent.

This keeps the action connected to the reason it exists.

---

3. WHO OWNS IT?

Every action needs one clear owner.

Other people may support it.

Several departments may be involved.

But one person should be accountable for making sure it happens.

Shared involvement is useful.

Shared accountability usually is not.

---

4. WHEN WILL IT HAPPEN?

Give the action a timeframe.

This might be:

- by Friday,
- within 30 days,
- before the next purchasing cycle,
- during the next quarter,
- or reviewed every week.

Avoid:

“As soon as possible.”

If everything is urgent, nothing is clear.

---

5. HOW WILL WE KNOW IT HAPPENED?

There are two separate questions here.

Completion

Did we actually carry out the action?

and

Impact

Did it improve the result we expected?

For example:

Action

Reduce aged inventory.

Completion measure

All stock aged over 12 months reviewed and assigned a clear action.

Impact measure

Value of stock aged over 12 months reduced from £300,000 to below £200,000.

The first tells you whether the work was done.

The second tells you whether it worked.

Both matter.

---

6. WHAT MUST WE PROTECT?

This is where we carry forward the thinking from the Five Improvement Levers.

What could we accidentally damage while making this change?

For example:

Reduce inventory without damaging availability of core products.

Or:

Improve margin without losing commercially valuable customers.

Improvement should strengthen the business as a whole, not simply make one number look better.

THE IMPROVEMENT ACTION CARD™

For each major action, complete:

PRIORITY

What business priority does this support?

ACTION

What exactly are we going to do?

WHY

Why should this improve the priority?

OWNER

Who is accountable?

TIMEFRAME

When should this be completed?

COMPLETION MEASURE

How will we know the action has been carried out?

IMPACT MEASURE

How will we know it made a difference?

PROTECT

What must we avoid damaging?

EXAMPLE

PRIORITY

Reduce aged inventory and release cash.

ACTION

Freeze new purchasing in the three slowest-moving categories, create a clearance plan for stock aged over 12 months, and introduce a monthly aged-stock review.

WHY

Too much cash is tied up in slow-moving inventory and purchasing decisions are not being adjusted quickly enough.

OWNER

Commercial Manager.

TIMEFRAME

Initial action completed within 30 days.

COMPLETION MEASURE

All stock aged over 12 months classified, clearance actions agreed, and slow-moving categories placed under purchasing control.

IMPACT MEASURE

Aged stock value reduced from £300,000 to below £200,000 within 90 days.

PROTECT

Maintain availability of core products and avoid unnecessary margin destruction through uncontrolled discounting.

A note about stock and cash

Reducing the value of stock does not automatically release the same amount of cash. Cash is generated when stock is sold and payment is received, or protected when unnecessary future purchases are avoided.

When measuring improvement, use a consistent stock valuation and distinguish between stock sold, stock written down and purchases avoided.

KEEP ACTIONS SMALL ENOUGH TO MANAGE

A common mistake is creating actions that are really projects.

For example:

“Fix the sales department.”

That is not an action.

It may contain dozens of different problems.

Break large priorities into actions that are clear enough for somebody to own and complete.

A useful test is:

Could the person responsible explain exactly what they are expected to do next?

If not, the action is probably still too vague.

DO NOT CREATE A MASSIVE ACTION LIST

The objective is not to capture every possible improvement.

It is to identify the few actions most likely to move your highest priorities.

Too many actions create:

- divided attention,
- competing priorities,
- slow execution,
- unclear accountability,
- and yet more busyness.

Start with the actions that matter most.

Complete them.

Measure them.

Then decide what comes next.

KEY PRINCIPLE

A GOOD ACTION HAS A CLEAR CONNECTION BETWEEN WHAT YOU DO AND WHAT YOU EXPECT TO CHANGE.

If you cannot explain:

“We are doing this because we expect it to improve this…”

the action may not deserve a place in your plan.

5.5 — ONE OWNER

IF EVERYONE OWNS IT, NO ONE OWNS IT

Improvement often fails for a very simple reason:

too many people are involved, but nobody is clearly accountable.

A project gets discussed.

Several people agree it is important.

Tasks are shared.

Meetings happen.

Updates are given.

But when progress stalls, nobody is quite sure who should have moved it forward.

That is why every improvement action needs:

ONE CLEAR OWNER

Other people can contribute.

Other departments can support.

Other leaders can review.

But one person should be accountable for making sure the action progresses.

OWNER DOES NOT MEAN DO EVERYTHING

The owner does not need to personally complete every task.

Their responsibility is to make sure the outcome moves forward.

That means they should know:

- what needs to happen,
- who is involved,
- what is blocked,
- what is overdue,
- what decision is needed,
- and whether the action is producing the expected result.

Ownership is not about doing all the work.

It is about making sure the work gets done.

MAKE OWNERSHIP VISIBLE

Avoid descriptions such as:

Management team

Sales and Operations

Finance / Commercial

Everyone

These may describe who is involved.

They do not describe who owns the outcome.

Instead, name one person or one role.

For example:

ACTION

Reduce aged inventory.

OWNER

Commercial Director.

SUPPORT

Purchasing, Sales, Warehouse and Finance.

Now accountability is clear.

THE OWNER TEST

For each action, ask:

If this action has not moved forward by next week, who will I ask why?

If the answer is unclear, the action does not yet have an owner.

ACCOUNTABILITY NEEDS AUTHORITY

Do not give somebody responsibility for an improvement if they do not have the authority to influence it.

If they need:

- approval,
- budget,

- information,
- people,
- system access,
- or senior-level decisions,

make sure those barriers are understood.

Otherwise you create responsibility without control.

That is not accountability.

It is frustration.

KEY PRINCIPLE

ONE ACTION. ONE ACCOUNTABLE OWNER.

Support can be shared.

Input can be shared.

Work can be shared.

Accountability should be clear.

5.6 — LEAD AND LAG MEASURES

DO NOT WAIT FOR THE RESULT TO TELL YOU SOMETHING IS WRONG

Most businesses are comfortable measuring results.

Sales.

Profit.

Cash.

Margin.

Stock.

Customer numbers.

These are important.

But there is one problem.

By the time they change, the decisions that caused them may already have happened.

That is why improvement needs two types of measure:

LEAD MEASURES

What are we doing that should influence the result?

LAG MEASURES

What result did we actually achieve?

You need both.

LAG MEASURES TELL YOU WHAT HAPPENED

Lag measures are outcomes.

They show the final effect of what the business has been doing.

Examples include:

- revenue,
- gross margin,
- profit,
- cash balance,
- aged stock value,
- debtor days,
- customer retention,
- productivity,
- staff turnover.

They are important because ultimately the business needs results.

But lag measures usually tell you about something that has already happened.

If gross margin falls from 42% to 37%, the number tells you there is a problem.

It does not necessarily tell you what caused it.

And by the time you see the result, the business may already have made weeks or months of poor decisions.

LEAD MEASURES TELL YOU WHAT IS HAPPENING

Lead measures sit closer to the actions and behaviours that should create the result.

For example:

LAG MEASURE

Gross margin.

Possible lead measures might include:

- average discount percentage,
- percentage of sales below target margin,
- product mix,
- number of unauthorised discounts,
- supplier cost changes.

LAG MEASURE

Aged stock value.

Possible lead measures might include:

- value of new purchase orders,
- stock bought against forecast,
- number of aged-stock actions completed,
- slow-moving products reordered,
- weeks of cover.

LAG MEASURE

Cash flow.

Possible lead measures might include:

- overdue debt collected,
- purchasing commitments,
- discretionary spend approved,
- customer deposits received,
- payment-term compliance.

Lead measures give you an earlier indication of whether the actions you are taking are moving the business in the right direction.

THINK OF IT LIKE DRIVING

The lag measure is where you eventually arrive.

The lead measures tell you whether you are travelling in the right direction.

If you only check your destination after the journey is finished, it is too late to correct the route.

The same is true in business.

CONNECT THE ACTION TO THE RESULT

For every important improvement action, ask:

WHAT RESULT ARE WE TRYING TO CHANGE?

That is your **lag measure**.

Then ask:

WHAT ACTIVITY, BEHAVIOUR OR DECISION SHOULD DRIVE THAT RESULT?

That gives you your **lead measure**.

For example:

PRIORITY

Improve sales conversion.

LAG MEASURE

Conversion rate increases from 20% to 25%.

LEAD MEASURES

- percentage of enquiries followed up within 24 hours,
- number of customer appointments completed,
- proposals followed up,
- sales coaching sessions completed.

Now you can see whether the team is actually doing the things expected to improve conversion.

DO NOT CONFUSE ACTIVITY WITH A LEAD MEASURE

This matters.

Not every activity deserves to be measured.

For example:

Number of sales meetings held.

That may be easy to measure.

But does it genuinely influence the result?

Maybe.

Maybe not.

A useful lead measure should have a believable connection to the outcome.

Ask:

If this measure improves, do we genuinely expect the business result to improve as well?

If the answer is no, you may simply be measuring busyness.

CHOOSE FEW MEASURES

More measurement does not automatically create more control.

Too many KPIs create noise.

For each improvement priority, try to identify:

ONE OR TWO LAG MEASURES

The results you ultimately want to change.

TWO OR THREE LEAD MEASURES

The actions or behaviours most likely to influence them.

That is usually enough to understand whether the improvement is working.

BUILD YOUR MEASURES

PRIORITY

LAG MEASURE 1

What result should improve?

LAG MEASURE 2

What other result matters?

LEAD MEASURE 1

What activity or behaviour should influence that result?

LEAD MEASURE 2

LEAD MEASURE 3

WATCH THE RELATIONSHIP

Over time, ask:

Are the lead measures improving?

and:

Is the lag measure responding?

There are four useful possibilities.

LEAD IMPROVING + LAG IMPROVING

Good.

The action appears to be working.

LEAD NOT IMPROVING + LAG NOT IMPROVING

Execution may be the problem.

The planned actions are not happening strongly enough.

LEAD IMPROVING + LAG NOT IMPROVING

This is important.

You may be executing the action correctly, but the action itself may not be influencing the result.

Do not automatically tell people to work harder.

Reconsider the assumption.

LEAD NOT IMPROVING + LAG IMPROVING

Be careful.

Something else may be driving the result.

Do not take credit too quickly.

Understand what changed.

KEY PRINCIPLE

MEASURE THE RESULT — BUT ALSO MEASURE WHAT SHOULD CREATE THE RESULT.

Lag measures tell you whether the business improved.

Lead measures help you understand whether your actions are likely to get you there.

Together, they allow you to act before the final result tells you it is too late.

5.7 — TEST, LEARN, ADJUST

DO NOT CONFUSE COMMITMENT WITH STUBBORNNESS

A good improvement plan should create direction.

It should not remove judgement.

You may have diagnosed the problem carefully.

You may have chosen what looks like the right improvement lever.

You may have built a clear action with an owner and measures.

And it may still not work as expected.

That does not automatically mean the team has failed.

It may mean the original assumption was wrong.

Business improvement is not about proving that your first idea was right.

It is about finding what actually improves the business.

That requires a simple cycle:

TEST → MEASURE → LEARN → ADJUST

START WITH AN ASSUMPTION

Every improvement action contains an assumption.

Even if you have not written it down.

For example:

If we reduce discounting, gross margin should improve without significantly damaging sales.

Or:

If we improve follow-up on enquiries, conversion should increase.

Or:

If we reduce purchasing in slow-moving categories, aged stock should begin to fall.

The action is what you do.

The assumption is what you believe will happen because of it.

Making that assumption visible helps you judge whether the action is actually working.

TEST IT

Where possible, avoid making every change bigger than it needs to be.

You may be able to test:

- one category,
- one branch,
- one customer segment,
- one sales team,
- one supplier,
- one process,

- one pricing change,
- one operating routine.

A smaller test can give you useful evidence before you commit more time, money or effort.

Not every change can be tested on a small scale.

But where it can, learn before you expand.

MEASURE WHAT HAPPENS

Use the lead and lag measures you identified in 5.6.

Ask:

Did we actually carry out the action?

Did the lead measures move?

Did the result begin to change?

Did anything else change that we did not expect?

Do not judge the action only by whether people completed the work.

Judge it by whether the business response supports the assumption.

LEARN BEFORE YOU REACT

When an action is not producing the expected result, the temptation is often to respond immediately.

Push harder.

Add another action.

Change direction again.

Blame execution.

Before doing any of those things, ask:

WHAT HAVE WE LEARNED?

Possible answers might include:

- the action is working, but it needs more time,
- the action is working, but not strongly enough,

- execution is inconsistent,
- the original assumption appears wrong,
- another factor is influencing the result,
- the action created an unintended consequence,
- the problem was different from what we originally thought.

Learning turns performance information into a better decision.

USE THE FOUR DECISIONS

After reviewing the evidence, choose one of four responses:

CONTINUE

The action appears to be working.

Keep going.

Do not change something simply because improvement is gradual.

STRENGTHEN

The direction appears right, but execution is too weak or inconsistent.

You may need to:

- increase focus,
- remove a blocker,
- improve capability,
- clarify ownership,
- increase the frequency of the action,
- provide more support.

Do not redesign the solution if the real problem is execution.

ADJUST

The action is partly working, but something needs to change.

You might adjust:

- the target,
- the method,
- the timing,

- the customer segment,
- the product mix,
- the process,
- the amount of resource committed.

Keep what is working.

Change what is not.

STOP

The evidence suggests the action is not creating enough value, or is creating more damage than benefit.

Stop it.

This can be difficult.

Businesses often continue initiatives because:

- money has already been spent,
- senior management supported the idea,
- somebody worked hard on it,
- it was announced publicly,
- abandoning it feels like failure.

But continuing something that does not work does not recover the investment already made.

It simply adds to it.

Stopping can be a good commercial decision.

USE EVIDENCE — NOT EGO

Improvement becomes dangerous when people start defending their ideas rather than reviewing their impact.

Try to separate:

the quality of the person

from

the quality of the idea.

A good leader can make a poor assumption.

A good employee can suggest an action that does not work.

A well-researched idea can produce an unexpected result.

That is normal.

The important question is:

What is the evidence telling us now?

THE IMPROVEMENT REVIEW

For each major action, ask:

WHAT DID WE EXPECT TO HAPPEN?

WHAT ACTUALLY HAPPENED?

WHAT DO THE LEAD MEASURES TELL US?

WHAT DO THE LAG MEASURES TELL US?

WHAT HAVE WE LEARNED?

WHAT DO WE DO NEXT?

- ☐ Continue
- ☐ Strengthen
- ☐ Adjust
- ☐ Stop

WHY?

DO NOT CHANGE TOO QUICKLY EITHER

There is another danger.

Some businesses abandon ideas before they have had enough time to work.

One bad week.

One difficult customer.

One disappointing result.

And the plan changes again.

Constantly changing direction creates:

- confusion,
- inconsistent execution,
- wasted effort,
- loss of confidence,
- and very little useful learning.

So ask:

Have we given this action a fair test?

The right balance is:

Do not defend a failing action forever.

But:

Do not abandon a sensible action before the evidence is meaningful.

KEY PRINCIPLE

YOUR FIRST ACTION IS A DECISION — NOT A PROMISE.

Test it.

Measure it.

Learn from it.

Then decide whether to:

Continue. Strengthen. Adjust. Or Stop.

Improvement is not about being right first time.

It is about getting the business to a better result.

5.8 — THE WEEKLY IMPROVEMENT RHYTHM

IMPROVEMENT SHOULD BECOME PART OF HOW THE BUSINESS RUNS

Many improvement plans start with energy.

There is a meeting.

Actions are agreed.

Everyone leaves with good intentions.

Then normal business takes over.

Customers need attention.

Problems appear.

Emails build up.

People get busy.

And the improvement work quietly slips.

That is why improvement needs a rhythm.

Not another big meeting.

Not another complicated reporting process.

Just a simple, regular review that keeps the most important actions moving.

REVIEW → DECIDE → ACT → REPEAT

WHY WEEKLY?

A week is usually long enough for something meaningful to happen.

But short enough to catch problems before they drift.

If you review too often, you risk reacting to noise.

If you review too slowly, actions can stall for weeks before anyone notices.

For most improvement priorities, a short weekly rhythm creates enough control without creating unnecessary administration.

KEEP THE REVIEW SIMPLE

The purpose of the review is not to talk about everything happening in the business.

It is to answer a few important questions.

For each priority:

1. WHAT DID WE COMMIT TO?

What was supposed to happen since the last review?

---

2. WHAT ACTUALLY HAPPENED?

Was the action completed?

Did it move forward?

Did it stall?

---

3. WHAT ARE THE MEASURES TELLING US?

Are the lead measures moving?

Are the lag measures responding?

Is the direction improving, flat or worsening?

---

4. WHAT IS BLOCKING PROGRESS?

Do we have an issue with:

- ownership,
- authority,
- resources,
- capability,
- information,
- timing,
- another department,
- or the action itself?

---

5. WHAT HAPPENS NEXT?

Do we:

- continue,
- strengthen,
- adjust,
- stop,
- or escalate?

Every review should end with clarity on the next action.

THE WEEKLY IMPROVEMENT REVIEW

For each priority, capture:

PRIORITY

OWNER

LAST COMMITMENT

What did we agree would happen?

STATUS

☐ On track
☐ At risk
☐ Off track
☐ Complete

LEAD MEASURES

What are they telling us?

LAG MEASURES

What are they telling us?

BLOCKERS

What is getting in the way?

DECISION

☐ Continue
☐ Strengthen
☐ Adjust
☐ Stop
☐ Escalate

NEXT ACTION

OWNER

BY WHEN

KEEP IT ABOUT DECISIONS — NOT UPDATES

A weak review sounds like this:

“We are working on it.”

“There has been some progress.”

“We are waiting for feedback.”

“We should know more next week.”

That may sound reasonable.

But none of it creates control.

A stronger review asks:

What decision is needed?

What is stopping progress?

Who is doing what next?

By when?

The review exists to move the improvement forward.

Not to prove that people have been busy.

FOCUS ON EXCEPTIONS

Do not spend equal time on everything.

If an action is:

on track and performing as expected

you may only need a brief confirmation.

Spend more time where:

- measures are moving in the wrong direction,
- deadlines are slipping,
- blockers remain unresolved,
- ownership is unclear,
- assumptions are proving wrong,
- or an important decision is needed.

Manage the exceptions.

Do not turn the review into a tour of every detail.

SHOW THE SAME INFORMATION EVERY WEEK

Consistency matters.

Use the same priorities.

The same core measures.

The same status language.

The same review questions.

This makes changes easier to see.

If the format changes every week, the discussion can become more about reporting than improvement.

A simple visual status can help:

ON TRACK

Action and measures are moving as expected.

AT RISK

There are signs the action may slip or underperform.

OFF TRACK

The action or result is materially behind expectation.

COMPLETE

The action has been delivered and the result confirmed.

REMOVE BLOCKERS QUICKLY

One of the most valuable purposes of the weekly review is escalation.

If an owner cannot move forward because they are waiting for:

- a decision,
- budget,
- senior approval,
- information,
- another team,
- or access to a system,

do not allow the blocker to remain invisible.

Make it clear.

Assign an action.

Resolve it.

Repeatedly discussing the same blocker without removing it is not management.

It is observation.

DO NOT LET THE REVIEW BECOME ANOTHER BURDEN

The weekly rhythm should reduce management effort, not increase it.

Keep it:

- short,
- focused,
- factual,
- consistent,
- decision-led.

You do not need a long presentation.

You do not need pages of commentary.

You need enough information to decide:

Are we moving?

Are we learning?

What needs to happen next?

KEY PRINCIPLE

IMPROVEMENT NEEDS A CADENCE.

Without regular review, priorities become intentions.

With a simple rhythm, the business keeps learning, deciding and acting.

The goal is not more meetings.

The goal is fewer surprises.

5.9 — LOCK IN THE GAIN

IMPROVEMENT IS NOT FINISHED WHEN THE NUMBER MOVES

A business improves.

Stock falls.

Margin recovers.

Cash strengthens.

Customer complaints reduce.

Sales conversion improves.

And then everyone moves on to the next problem.

A few months later, the old issue begins to return.

Why?

Because the result changed.

But the way the business operated did not.

That is why improvement is not complete when performance gets better.

It is complete when the **new level of performance becomes normal**.

FROM IMPROVEMENT TO STANDARD

The purpose of an improvement action is not to create a temporary spike.

It is to change the way the business works.

Once an action has produced the desired result, ask:

WHAT MADE THE DIFFERENCE?

Was it:

- a new process,
- a better decision,
- a new control,
- clearer accountability,
- stronger capability,
- a change in behaviour,
- more frequent measurement,
- or simply additional short-term effort?

This matters because not every improvement is sustainable.

If the result only improved because everyone worked harder for four weeks, the problem may return as soon as attention moves elsewhere.

TURN WHAT WORKED INTO THE NORMAL WAY OF WORKING

When an improvement proves successful, decide what should now become standard.

That might mean:

- documenting the new process,
- updating a policy,
- changing an approval limit,
- adding a measure to the regular dashboard,
- introducing a recurring review,
- assigning permanent ownership,
- training the wider team,
- changing system settings,
- removing an old process,
- building the behaviour into normal management routines.

The objective is simple:

Make the better way easier to repeat than the old way.

KEEP THE RIGHT CONTROL

In 5.3, we looked at:

PRESSURE → STABILISE → FIX → CONTROL

The control is what helps stop the problem returning.

For example:

PROBLEM

Aged stock became too high.

IMPROVEMENT

Aged stock reduced from £300,000 to £180,000.

LOCK-IN CONTROL

Monthly aged-stock review with purchasing actions agreed for every item above the defined age threshold.

Or:

PROBLEM

Gross margin was falling.

IMPROVEMENT

Margin increased from 38% to 41%.

LOCK-IN CONTROL

Weekly margin reporting by category, with discount exceptions reviewed by the commercial owner.

Or:

PROBLEM

Overdue debt was creating cash pressure.

IMPROVEMENT

Average debtor days reduced.

LOCK-IN CONTROL

Weekly overdue-debt review with clear collection ownership and escalation rules.

The improvement changes the result.

The control protects it.

DO NOT KEEP EVERY IMPROVEMENT ROUTINE FOREVER

There is another side to this.

Not every temporary action should become permanent.

During an improvement period you may have:

- extra meetings,
- daily reporting,
- temporary approval controls,
- intensive management attention,
- additional checks,
- short-term incentives.

These may have been useful while the business was recovering.

But they may no longer be necessary once performance becomes stable.

Do not turn a temporary recovery mechanism into permanent bureaucracy.

Ask:

What is the minimum control we need to keep this healthy?

Keep what adds value.

Remove what no longer does.

THE LOCK-IN CHECK

When an improvement action reaches its target, complete one final review.

WHAT IMPROVED?

What result changed?

WHAT CAUSED THE IMPROVEMENT?

What action, behaviour or decision appears to have made the difference?

WHAT NEEDS TO BECOME STANDARD?

What should now become part of normal business practice?

WHAT CONTROL SHOULD REMAIN?

What should we continue to measure or review?

WHO OWNS THE CONTROL?

HOW OFTEN SHOULD IT BE REVIEWED?

WHAT CAN WE NOW STOP?

Which temporary improvement actions, meetings or controls are no longer necessary?

WATCH FOR DRIFT

Even a strong improvement can slowly weaken over time.

Small exceptions appear.

Standards slip.

Measures stop being reviewed.

Old habits return.

That is why the remaining control should include a clear trigger.

Ask:

WHAT WOULD TELL US WE ARE SLIPPING BACKWARDS?

For example:

- aged stock rises above an agreed level,
- margin falls below a threshold,
- debtor days increase,
- conversion drops,
- complaints rise,
- costs exceed plan.

When the trigger appears, act early.

Do not wait until the problem becomes a crisis again.

DO NOT CREATE DEPENDENCE ON HEROICS

One of the strongest signs that an improvement has not been locked in is when performance depends on one person constantly pushing it.

The owner checks everything.

The manager personally chases every action.

One employee holds the whole process together.

As soon as that person is absent, performance slips.

That is not a system.

That is dependence.

A sustainable improvement should increasingly rely on:

- clear ownership,
- visible measures,
- simple controls,
- repeatable processes,
- understood standards.

The business should not need rescuing every week.

CLOSE THE LOOP

The full improvement journey now looks like this:

PRIORITISE

Choose what matters most.

IMPROVE

Take focused action.

MEASURE

See what is changing.

LEARN

Understand what is working.

ADJUST

Change what is not.

LOCK IN

Make the improvement sustainable.

And then continue.

Because business improvement is not a one-off event.

It is a management habit.

KEY PRINCIPLE

AN IMPROVEMENT IS NOT FINISHED WHEN PERFORMANCE GETS BETTER.

It is finished when:

the better performance becomes the normal performance.

Lock in what works.

Remove what no longer adds value.

Watch for drift.

Then move your attention to the next priority.

Part 6 — The Toolkit

Practical tools for when you need them

By this point, you have already done much of the important work.

You have measured your business.

You have diagnosed where the problems are.

You have identified what matters most.

And you have started thinking about what needs to improve.

This section is different.

The Toolkit is not another process you need to work through from beginning to end.

Think of it as a reference section.

A collection of practical tools you can come back to whenever you need help with a particular business problem, decision or conversation.

Some of the tools may be useful immediately.

Others may become useful later.

You may use some every week and others only occasionally.

That is exactly how it is intended to work.

The objective is not to give you more paperwork.

It is to give you simple tools that help you:

See the problem more clearly.

Make better decisions.

Create the right actions.

Keep those actions moving.

Start With the Problem

You do not need to know which tool you want.

Start with the problem you are trying to solve.

What are you struggling with?

If the problem is...	Start with...
You are unsure where your cash is going or what is coming next	**Cash Visibility Tool**
Revenue looks healthy but the profit does not	**Margin Reality Check**
The business feels overloaded with activity	**Stop / Start / Continue**
You are considering a significant decision, investment or new initiative	**Decision Filter**
You cannot easily see what is happening across the business each week	**Weekly Business Pulse**
Decisions are being made but actions are not being completed	**Accountability Tracker**

You do not need to use every tool.

Use the tool that helps you solve the problem in front of you.

Then come back when you need another one.

The Busy But Broke Principle

A useful business tool should make the next decision easier — not create another job to manage.

If a tool becomes more complicated than the problem it is supposed to solve, simplify it.

Tool 1 — Cash Visibility

Know what is coming before it becomes a problem

A business can be profitable and still run out of cash.

It can also appear busy, have strong sales and still struggle to pay suppliers, wages or other commitments when they fall due.

That is why cash visibility matters.

This tool is not intended to replace your accounting system, cash-flow forecast or finance team.

It is designed to give you a simple view of one question:

Do I understand what is likely to happen to my cash over the next 30 days?

If the answer is no, start here.

The Cash Visibility Check

Complete the table using the best information currently available.

You do not need perfect numbers.

You need enough visibility to identify where pressure may be building.

Cash Question	Current Position	Concern?	Action Required
Cash available today			
Expected cash coming in over the next 30 days			
Expected cash going out over the next 30 days			
Customer payments already overdue			
Supplier payments already overdue			
Payroll and other fixed commitments due			
Tax, loan or finance payments due			
Major stock, equipment or project payments due			
Cash expected but not yet confirmed			
Likely cash position in 30 days			

Remember: Timing matters

A positive cash position at the end of 30 days does not guarantee you can meet every payment along the way.

Check when money is expected to arrive and when important payments are due. If cash is tight or a major payment is approaching, review your position more frequently rather than waiting for the next weekly check.

Look Beyond the Balance

A bank balance only tells you what you have today.

It does not tell you what happens next.

A healthy cash balance can disappear quickly if:

- large supplier payments are approaching
- customer payments arrive later than expected
- stock purchases have been committed
- payroll or tax payments fall due
- sales slow unexpectedly
- margins are weaker than expected
- debt repayments increase
- the business is investing heavily in growth

The important number is therefore not simply:

How much cash do we have?

It is:

How much cash will we have after the commitments we already know about?

Challenge the Assumptions

Now review the figures again.

Ask yourself:

What cash are we assuming will arrive?

Is it genuinely confirmed?

Or are we relying on:

- customers paying exactly on time
- sales targets being achieved
- new contracts being won
- stock selling quickly
- finance being approved

- investors providing more funding

An expected payment is not cash until it arrives.

What could cost us more than expected?

Consider:

- supplier increases
- additional staffing
- freight or logistics
- repairs
- stock replacement
- project overruns
- refunds
- tax
- interest
- unexpected operational problems

Small surprises become significant when cash is already tight.

What can we influence now?

Do not wait until the cash problem arrives.

Possible actions might include:

- accelerating customer collections
- delaying non-essential spending
- renegotiating supplier terms
- reducing unnecessary stock purchases
- cancelling low-value expenditure
- changing payment schedules
- reviewing pricing or margin
- slowing investment
- increasing focus on faster-moving products or services

The purpose of visibility is not simply to know that there is a problem.

It is to give you time to do something about it.

The 30-Day Cash Question

At the end of the exercise, answer one question:

Based on everything I know today, am I comfortable with the cash position of this business 30 days from now?

☐ Yes
☐ Unsure
☐ No

If you select **Unsure** or **No**, identify the three biggest risks.

My Three Biggest Cash Risks

1.

What Will I Do About Them?

Risk	Action	Owner	Deadline

Use This Tool When…

Return to the Cash Visibility Tool when:

- cash suddenly feels tighter
- sales are growing but cash is not
- you are considering significant spending
- stock levels are increasing
- customer payments are slowing
- supplier pressure is increasing
- the business is entering a growth phase
- you are unsure whether the business can comfortably meet its commitments

For some businesses, this may be a monthly check.

For businesses experiencing cash pressure, it may need to be reviewed weekly.

Busy But Broke Principle

Cash problems rarely appear overnight.

More often, the warning signs were already there.

The problem was that nobody was looking far enough ahead.

Tool 2 — Margin Reality Check

Not all revenue is good revenue

One of the easiest traps in business is to assume that more sales must mean a better business.

Sometimes they do.

Sometimes they simply make the business busier.

Revenue can grow while:

- margins fall
- costs increase
- stock investment rises
- operational complexity increases
- cash becomes tighter
- profitability barely moves — or actually gets worse

This tool helps you look beyond the sales number and ask a more important question:

What is this revenue actually contributing to the business?

Start With Your Revenue

Choose the products, services, customers, channels or business areas that make up a meaningful proportion of your revenue.

Do not try to analyse everything.

Start with the areas that matter most.

When calculating gross margin, use revenue and direct costs for the same reporting period and on a consistent basis. Use the same definitions when comparing products, services, customers or channels, and when reviewing progress.

Product / Service / Customer / Channel	Revenue	Gross Margin %	Gross Profit	Effort / Complexity	Initial View

For **Initial View**, simply consider:

Keep / Fix / Question

You are not making the final decision yet.

You are identifying where further attention may be needed.

Look Beyond the Sales Number

A high-revenue product, service or customer is not automatically a valuable one.

Ask:

Is the margin good enough?

A large sale at a weak margin can create plenty of activity without contributing enough profit.

Look particularly for:

- excessive discounting
- rising purchase costs
- promotional dependence
- weak pricing discipline
- products whose margin has gradually reduced
- contracts that have not been repriced as costs increased

What does it take to deliver the revenue?

Some revenue is relatively easy to generate and fulfil.

Other revenue requires:

- excessive management time
- additional employees
- special deliveries
- high stockholding
- frequent customer service
- rework
- installation
- customisation
- extended payment terms
- complicated administration

The gross margin may look acceptable until you consider everything required to earn it.

How much cash does it consume?

Growth often requires investment before the return arrives.

Ask whether the revenue requires:

- more inventory
- longer customer credit
- supplier deposits
- additional labour
- equipment
- premises
- marketing spend
- working capital

A profitable opportunity can still create cash pressure if the business has to fund too much of the growth upfront.

The Revenue Reality Check

For each important revenue stream, ask:

1. Is it profitable enough?

☐ Yes
☐ Unsure
☐ No

2. Does the effort required feel reasonable for the return?

☐ Yes
☐ Unsure
☐ No

3. Does it create unnecessary cash pressure?

☐ Yes
☐ Unsure
☐ No

4. Is there a clear reason why we want this revenue?

☐ Yes
☐ Unsure
☐ No

If you repeatedly answer **Unsure**, that is useful information.

It means you probably do not understand the economics of that revenue well enough yet.

Keep — Fix — Question

Now place each important revenue stream into one of three categories.

KEEP

Revenue that:

- produces an acceptable margin
- supports the wider business
- is relatively efficient to deliver
- deserves continued focus

What should we protect or grow?

FIX

Revenue that has potential but needs improvement.

Perhaps:

- pricing needs to change
- discounts need tightening
- costs need reducing
- terms need renegotiating
- processes need simplifying
- waste needs removing
- product mix needs changing

What needs to change before this becomes better revenue?

QUESTION

Revenue where the commercial logic is unclear.

This does not automatically mean stop.

It means ask:

Why are we doing this?

And:

What would need to be true for this revenue to make sense?

Be Careful With Growth

There is nothing inherently wrong with accepting lower profitability while deliberately investing for growth.

But there is a significant difference between:

“We are intentionally sacrificing profit today because we know how and when this creates greater value tomorrow.”

and:

“We believe becoming bigger will eventually solve the problem.”

If profitability is deliberately being delayed, you should be able to answer:

- What are we investing in?
- Why will scale improve the economics?
- At what level of sales or scale should profitability improve?
- By when should that happen?
- What measures will tell us whether we are on track?
- At what point would we reconsider the strategy?

Growth without profit can be a strategy.

Growth without a route to profit is an assumption.

The Question That Matters

Now ask yourself:

If some of this revenue disappeared tomorrow, would the business genuinely become weaker — or would it simply become less busy?

The answer may not always be comfortable.

But it may tell you more about the quality of your business than the sales number ever will.

Use This Tool When…

Return to the Margin Reality Check when:

- sales are increasing but profit is not
- margins appear to be declining
- discounting is increasing
- a customer or contract is growing rapidly
- the business is considering entering a new market or channel
- operational workload is increasing faster than financial performance
- you are deliberately investing for growth
- you are unsure which products, customers or services deserve more attention

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Busy But Broke Principle

Revenue tells you how much business you are doing.

Margin helps tell you whether that business is worth doing.

Tool 3 — Stop / Start / Continue

Create space before you add more

One of the easiest ways for a business to become Busy But Broke is to keep adding.

A new report.

A new process.

A new promotion.

A new meeting.

A new product.

A new initiative.

Very rarely does anybody ask:

What should we stop doing?

Over time, activity builds.

Some of it remains useful.

Some of it becomes outdated.

Some of it continues simply because it has always been done.

This tool helps you step back and make three simple decisions.

STOP

What are we doing that no longer deserves the time, money or attention it receives?

Think about:

- processes that add little value
- reports nobody really uses
- meetings with no clear purpose
- products or services that create too much complexity
- promotions that do not generate enough return
- unnecessary approvals
- duplicated work
- workarounds that have become permanent

- activities that continue simply because “we always do it”

Ask:

If we stopped doing this tomorrow, what would genuinely happen?

If the answer is “probably not much,” that tells you something.

What should we stop?

1.

START

What are we not doing that would make a meaningful difference?

Do not create a long wish list.

Focus on actions that directly address the problems and priorities you have already identified.

Consider:

- better cash visibility
- stronger margin control
- clearer pricing
- better customer follow-up
- improved stock management
- clearer accountability
- more frequent performance reviews
- tighter cost control
- better pipeline management
- more disciplined decision-making

Ask:

What are we currently not doing that would materially improve the business?

What should we start?

1.

A Simple Rule Before You Start Something New

Every new activity needs space.

A useful way to think about this is your wardrobe.

If you keep buying new clothes but never remove anything old, eventually the wardrobe becomes overcrowded.

It becomes harder to see what you have.

Harder to make a choice.

And despite all the extra options, you often end up wearing the same familiar things anyway.

Businesses can work in exactly the same way.

Every new report, meeting, process, product, promotion or initiative takes time, attention and capacity.

So before starting something new, ask:

What are we going to stop, reduce or remove to make room for it?

If the answer is **nothing**, be careful.

You may not be improving the business.

You may simply be making the wardrobe fuller.

CONTINUE

What is already working and needs to be protected?

Improvement does not mean changing everything.

One of the risks of business improvement is damaging something that was already working well.

Identify:

- strong products or services
- effective routines
- good customer relationships
- successful channels
- high-performing people
- efficient processes
- profitable activities
- behaviours you want to reinforce

Ask:

What is working well enough that we should protect it rather than interfere with it?

What should we continue?

1.

Keep It Focused

Do not fill the page.

The objective is not to identify everything that could possibly change.

Limit yourself to:

Three Stops

Three Starts

Three Continues

If everything becomes a priority, nothing is.

Turn Decisions Into Actions

Now review your list.

Which items require immediate action?

Decision	Action Required	Owner	By When
Stop			
Start			
Continue			

You do not need an action against every item.

Some decisions simply need to be made and communicated.

Others will need ownership and follow-through.

Use This Tool When…

Return to Stop / Start / Continue when:

- the business feels overloaded
- there are too many priorities
- the team feels busy but progress is limited
- processes have become complicated
- costs are gradually increasing
- meetings and reporting are consuming too much time

- you are introducing a major change
- you are reviewing how the business operates
- you need to create capacity for something more important

It can also be a useful exercise to complete with your management team.

Different people may identify very different things.

That discussion can be as valuable as the final list.

Busy But Broke Principle

Improvement is not always about doing more.

Sometimes the fastest way forward is to stop doing the things that no longer deserve a place in the business.

Tool 4 — The Decision Filter

A good idea is not automatically a good decision

Businesses rarely get into trouble because every decision they make is obviously bad.

More often, the decisions sound reasonable at the time.

A new product.

A new location.

A new hire.

A new system.

A new promotion.

A new customer.

A new market.

A new investment.

Each one may make sense individually.

The problem appears when nobody stops to ask:

Does this make sense for the business we have today?

This tool is designed to create that pause.

Use it before committing significant money, time, people or management attention.

The Decision

What are we considering?

Why are we considering it?

Before moving forward, work through the questions below.

1. Does It Solve a Real Problem or Opportunity?

What are we actually trying to achieve?

Is this connected to one of our current priorities?

☐ Yes
☐ Unsure
☐ No

If not, ask:

Why are we doing it now?

A good opportunity at the wrong time can still be a bad decision.

2. What Is the Commercial Benefit?

What do we reasonably expect this decision to deliver?

For example:

- additional revenue
- stronger margin
- lower costs
- improved cash flow
- reduced risk
- increased capacity
- improved productivity
- better customer retention
- access to a new market
- longer-term strategic value

Expected benefit

Then ask:

Can we explain clearly how this decision should improve the business?

☐ Yes
☐ Unsure
☐ No

If the benefit can only be described as:

“It should help.”

“We need to do something.”

“Everybody else is doing it.”

“It feels like the right move.”

Look again.

---

3. What Will It Really Cost?

Do not look only at the obvious price.

Consider:

- purchase cost
- implementation cost
- recruitment
- training
- stock
- marketing
- technology
- additional payroll
- management time
- disruption
- ongoing operating costs
- working capital

Initial cost

Ongoing cost

Other resources required

A decision can be affordable to buy and expensive to operate.

4. What Is the Cash Impact?

Ask:

When does the cash leave?

When should the cash benefit arrive?

Can the business comfortably fund the gap?

- ☐ Yes
- ☐ Unsure
- ☐ No

Profitability and cash flow are not the same thing.

A commercially sound idea can still damage the business if the cash requirement arrives before the return.

5. Do We Have the Capacity?

Who is going to make this happen?

What additional work will it create?

What else are those people already responsible for?

Then ask:

If we say yes to this, what are we prepared to stop, delay or reduce?

New initiatives do not create new hours in the day.

If everything remains a priority, the new decision simply joins the queue.

6. Who Owns It?

There should be one person ultimately responsible for moving the decision forward.

Owner

Not:

“The team.”

“Management.”

“Operations.”

“Finance.”

A name.

Clear ownership does not mean that person does everything.

It means somebody knows they are responsible for making sure it happens.

7. What Does Success Look Like?

Before starting, decide how you will know whether the decision worked.

What should change?

What will we measure?

By when should we expect to see progress?

If you cannot describe what success looks like before the decision is made, it will be much harder to judge afterwards.

8. When Will We Review the Decision?

Not every decision works exactly as expected.

That does not automatically make it a bad decision.

But continuing indefinitely without reviewing it can turn one into a very expensive mistake.

Review date

At that point ask:

- Is it delivering what we expected?
- Are the assumptions still valid?
- Is the cost what we expected?
- Is the business benefiting?
- Should we continue?
- Should we change something?
- Should we stop?

The Final Decision

After completing the filter:

☐ **GO** — The case is clear enough to proceed.

☐ **PAUSE** — More information is needed before committing.

☐ **CHANGE** — The idea may work, but the current approach needs adjusting.

☐ **NO** — The commercial case is not strong enough.

Remember:

Saying no to an opportunity does not mean it was a bad opportunity.

It may simply mean it was not right for this business, at this time, with these resources.

Use This Tool When…

Return to the Decision Filter before:

- making a significant investment
- recruiting into a new role

- launching a new product or service
- opening another location
- entering a new market
- adopting new technology
- taking on a major customer or contract
- committing to substantial stock
- starting a large promotion
- increasing fixed costs
- adding another major initiative to the business

The bigger the commitment, the more valuable the pause becomes.

Busy But Broke Principle

Do not ask only, “Can we do this?”

Ask:

“Should we do this — and should we do it now?”

Tool 5 — Weekly Business Pulse

Keep your finger on the business

Businesses rarely move from healthy to unhealthy in one dramatic step.

More often, performance starts to drift.

Sales soften.

Margins narrow.

Cash tightens.

Pipeline slows.

Stock builds.

Actions slip.

People become distracted.

The problem is not always that nobody is working hard.

The problem is that nobody notices the pattern early enough.

The Weekly Business Pulse is a simple way to step back once a week and ask:

What is happening in the business right now?

This is not intended to become another report.

It should be quick.

Focused.

And useful.

If it starts taking hours to prepare, it has become too complicated.

Use the Pulse as a Guide — Not a Rulebook

The areas in this tool are designed to guide the weekly conversation.

They are not intended to tell every business exactly what it must measure.

Different businesses will naturally have different priorities.

A restaurant may want to pay closer attention to:

- customer numbers
- average spend
- table turnover
- food cost
- wastage
- customer satisfaction
- reviews
- menu performance
- product quality or USP

A retailer may focus more heavily on:

- sales
- margin
- stock turn
- conversion
- average transaction value
- availability
- markdowns

A service business may place more emphasis on:

- pipeline
- utilisation
- recurring revenue
- customer retention
- project profitability
- capacity

The important thing is not to follow this page perfectly.

The important thing is to identify the few measures and discussion points that tell you whether **your business is moving in the right direction**.

Use the headings here as a starting point.

Then adapt the Weekly Business Pulse to reflect the things that matter most in your industry and your business.

The Weekly Pulse

1. Sales

Sales this week: _____

Target / expectation: _____

Compared with last week:
☐ Better
☐ Similar
☐ Worse

What matters?

_____
_____
_____

2. Margin

Current gross margin: _____

Expected margin: _____

Compared with recent performance:
☐ Better
☐ Similar
☐ Worse

Is anything affecting margin?

Consider:

- discounting
- supplier costs
- product mix
- pricing
- waste
- returns
- promotions

_____
_____
_____

3. Cash

Current cash position: _____

Any significant payments due soon?

Any significant cash expected in?

Any concern over the next 30 days?

☐ Yes
☐ Unsure
☐ No

If yes or unsure:

What needs attention?

4. Pipeline

What business is likely to come next?

This may include:

- sales enquiries
- quotations
- contracts
- projects
- appointments
- new customers
- repeat orders
- upcoming promotions
- other future revenue opportunities

Pipeline looks:
☐ Stronger
☐ Stable
☐ Weaker

What could affect future sales?

5. Operations

What operational issue deserves attention this week?

Think about:

- stock
- suppliers
- service
- delivery
- productivity
- systems
- quality
- costs
- capacity

Main issue

Action required

6. People

Is there anything involving the team that needs attention?

Consider:

- performance
- workload
- accountability
- capability
- morale
- communication
- recruitment
- leadership

Main issue

Action required

7. What Changed?

Do not only look at the numbers.

Ask:

What changed this week that could affect the business next week?

This might be:

- a customer decision
- a competitor action
- a supplier problem
- a change in pricing
- a new opportunity
- a team issue
- a cost increase
- an unexpected success
- a problem that keeps returning

Small changes often become bigger problems if they are ignored.

---

8. The Three Things That Matter Next

After reviewing the business, identify no more than three priorities for the week ahead.

Priority 1

Priority 2

Priority 3

Then ask:

If we only made meaningful progress on these three things this week, would the business be in a better position?

If the answer is no, reconsider the list.

---

9. The One Thing We Cannot Allow to Drift

Every week there is usually something that deserves particular attention.

It may not be the biggest issue.

But if it is ignored, it could become one.

This week, we cannot allow this to drift:

Keep the Pulse Simple

This is not meant to become another management pack.

You do not need:

- twenty KPIs
- lengthy commentary
- complex charts
- pages of historical data
- a meeting that lasts two hours

The purpose is simple:

Look at the business regularly enough that you notice change before change becomes a problem.

For many businesses, this should take no more than 15–30 minutes.

The value comes from doing it consistently.

Use This Tool When…

The Weekly Business Pulse is useful when:

- you want a simple weekly management rhythm
- the business is going through change
- cash or profitability is under pressure
- several priorities are competing for attention
- performance feels unpredictable
- teams are working hard but progress is unclear
- you want issues surfaced before they become urgent

It can be completed individually or used as the agenda for a short weekly management meeting.

Busy But Broke Principle

You do not need to know everything happening in the business.

You need to know what is changing, what matters and what needs attention next.

Tool 6 — Accountability Tracker

Make sure the action actually happens

Businesses usually do not suffer from a complete lack of ideas.

They suffer because too many ideas never become completed actions.

A decision is made.

Everyone agrees.

The meeting ends.

Then day-to-day business takes over.

A week later, nobody is quite sure who was supposed to do what.

This tool is designed to stop that happening.

It creates a simple record of:

What needs to happen.

Who owns it.

When it will be done.

How you will know it worked.

The Accountability Tracker

Priority / Issue	Action Required	Owner	Due Date	Measure / Outcome	Status

Keep the tracker focused on the actions that matter.

It should not become a list of every task being completed across the business.

One Action. One Owner.

Ownership should be clear.

Not:

- Management
- Sales
- Finance
- Operations
- The team
- Everyone

Those are departments or groups.

They are not owners.

Every meaningful action should have **one named person** responsible for making sure it moves forward.

That person may need help from others.

They may delegate parts of the work.

But accountability should still sit somewhere clearly.

Ask:

Who is the one person responsible for ensuring this happens?

Give It a Date

Without a date, an action is usually just an intention.

The deadline should be realistic.

But it should also create enough urgency to stop the action drifting.

Due date

If the action is too large to complete by one date, break it into smaller stages.

Do not hide complexity behind a vague deadline.

Define the Outcome

Completion is not always the same as success.

For example:

Action: Launch a new promotion.

That tells you whether the promotion launched.

It does not tell you whether it worked.

A better question is:

What outcome are we expecting?

This might include:

- revenue generated
- cost reduced
- margin improved
- stock reduced
- conversion improved
- complaints reduced
- process simplified
- time saved
- customer retention improved
- project milestone achieved

Expected outcome

Keep it practical.

You do not need a complicated KPI for every action.

You simply need enough clarity to know whether the action made the difference you expected.

Keep the Status Simple

Use a simple status:

NOT STARTED

The action has not yet begun.

IN PROGRESS

Work has started and is moving.

AT RISK

Something may prevent the action being completed as expected.

COMPLETE

The agreed action has been delivered.

Avoid creating endless percentages.

“73% complete” often creates an illusion of precision without telling you very much.

The more useful question is:

Is this moving, stuck or done?

At Risk Needs a Conversation

Do not use **At Risk** as a negative judgement.

Its purpose is to surface problems early enough to deal with them.

If an action is At Risk, ask:

- What is blocking it?
- What has changed?
- Does the owner need support?
- Is the deadline still realistic?
- Has the action become less important?
- Do we need to change the approach?

A problem identified early can usually be managed.

A problem hidden until the deadline is much harder to fix.

Review the Tracker Regularly

The tracker only works if you return to it.

Review it as part of your regular management rhythm.

For each action ask:

Has it moved?

Is anything blocking it?

Is it still important?

What happens next?

Do not spend the review explaining everything that has happened since the previous meeting.

Focus on what needs to happen next.

Close the Loop

When an action is complete, do not automatically remove it.

First ask:

Did it achieve what we expected?

☐ Yes
☐ Partly
☐ No

If not, decide:

- Does further action need to be taken?
- Was the original assumption wrong?
- Has the situation changed?
- Should we stop rather than continue?
- What have we learned?

Completing an activity is not the objective.

Improving the business is.

Use This Tool When…

Return to the Accountability Tracker when:

- priorities have been agreed
- decisions have been made
- improvement actions have been identified
- several people are involved
- actions keep slipping
- meetings generate lots of discussion but little follow-through

- responsibility is unclear
- the same issues repeatedly appear

It can also become the action section of your Weekly Business Pulse.

That way:

The Pulse identifies what matters.

The Tracker makes sure something happens about it.

Busy But Broke Principle

If everyone owns it, nobody owns it.

Give every important action:

One owner. One outcome. One date.

PART 7 — THE 90-DAY PLAN

7.1 — Bringing It All Together

You have already done the hard thinking.

You have measured where the business stands.

You have looked beyond the numbers to diagnose what is really driving performance.

You have identified what matters most, decided where improvement is needed and selected the tools that can help you make it happen.

The purpose of the 90-Day Plan is **not to do any of that work again.**

It is to bring everything you have already learned and decided into one clear, practical plan.

Think of the previous sections as building the individual pieces.

This is where you put them together.

Your 90-Day Plan should show:

- **What you are going to improve**
- **Why it matters**
- **What needs to happen**
- **Who is responsible**
- **How progress will be measured**
- **When each action needs to be completed**
- **Which tools will help you deliver it**

There should be very little in your 90-Day Plan that you have not already considered somewhere in the previous sections.

That is deliberate.

The aim is not to create more work.

It is to turn the work you have already done into action.

Why 90 Days?

Ninety days gives you enough time to make meaningful changes without allowing improvement to become an endless project.

It creates a clear window for action.

Some improvements may be completed quickly.

Others may take the full 90 days.

And some larger issues may take considerably longer.

That is fine.

The objective is not to fix the entire business in three months.

It is to make **measurable progress on the priorities that matter most.**

Your 90-Day Plan becomes the bridge between understanding the business and improving it.

You have measured.You have diagnosed.You have prioritised.You have decided what needs to improve.

Now it is time to turn those decisions into a plan.

7.2 — Building Your 90-Day Plan

Your 90-Day Plan should not begin with a blank sheet of paper.

Most of the information you need has already been created as you worked through the previous sections.

The job now is to bring it together.

Use the work you have already completed to build each part of the plan.

Your 90-Day Plan Needs	Where It Comes From
What needs attention	Part 3 — Diagnose
What matters most	Part 4 — Prioritise
What needs to improve	Part 5 — Improve
How success will be measured	Part 2 — Measure: starting point. Section 4.5 — Define What Success Looks Like; Section 5.6 — Lead and Lag Measures.
What actions are required	Your improvement work from Parts 4 and 5
What tools will support the work	Part 6 — Toolkit
Who owns each action	The people responsible for delivering the improvement
When it needs to happen	Your 90-Day Plan

The only genuinely new element at this stage should be the timing.

You already know what the business needs.

You have already decided what deserves attention.

You have already identified what improvement should look like.

Now you are simply deciding:

What happens first?What happens next?Who is responsible?When will it be completed?

Start With Your Priorities

Go back to the priorities you identified in Part 4.

These should form the backbone of your 90-Day Plan.

Do not create a new list.

Do not add extra projects simply because they feel useful.

The purpose of prioritisation was to decide what matters most.

Your 90-Day Plan is where you act on those decisions.

Bring Across the Outcome

For each priority, use the improvement outcome you identified in Part 5.

Be clear about what you want to be different at the end of the 90 days.

Use your initial assessment in Part 2 as your starting point. Refer to Section 4.5, Define What Success Looks Like, and Section 5.6, Lead and Lag Measures, to help you decide what improvement you want to achieve and how you will measure progress.

That gives you a simple connection between:

The problem → The priority → The action → The result

Add the Actions

Now bring across the actions already identified during your improvement work.

Each action should contribute directly to one of your agreed priorities.

If an action does not support one of those priorities, ask whether it really belongs in the plan.

Assign Ownership

Every action needs one person who is responsible for making sure it happens.

That does not mean they must do everything themselves.

It means somebody owns the outcome.

If everyone owns it, nobody owns it.

Add the Timing

This is where the 90-Day Plan adds something new.

Take the actions you have already identified and place them into a realistic sequence.

Ask:

- What needs to happen immediately?
- What depends on something else happening first?
- What can run at the same time?
- What needs to be completed within the first 30 days?
- What should be achieved by Day 60?
- What must be completed, embedded or clearly progressing by Day 90?

The aim is not to fill every day with activity.

The aim is to create a clear sequence of actions that moves the business forward.

Keep It Focused

Your 90-Day Plan is not a list of everything you would like to improve.

It is the execution plan for the priorities you have already chosen.

If the plan starts becoming long, complicated or difficult to follow, go back to Part 4.

You may be trying to fix too much at once.

The strength of the plan comes from focus, not volume.

7.3 — Your 90-Day Plan

This is where everything comes together.

Your 90-Day Plan should give you a clear view of the improvements you have chosen to focus on, the actions required to deliver them and how progress will be measured.

It should be simple enough to use regularly.

If the plan becomes too detailed to understand at a glance, it is probably trying to do too much.

Start with the priorities you have already identified and transfer them into the plan below.

90-Day Plan at a Glance

Priority	Outcome Required	Key Actions	Owner	Measure	Deadline	Supporting Tool
1						
2						
3						

What Goes in Each Column?

Priority
Use the priorities you identified in Part 4. Keep the wording clear and specific.

Outcome Required
What needs to be different as a result of this work? Use the improvement outcome you identified in Part 5.

Key Actions
List the main actions required to move the priority forward. Keep these focused on the actions that will make the biggest difference.

Owner
Identify one person who is accountable for making sure the action happens.

Measure
Use the measures you identified earlier to show whether the improvement is working.

Deadline
Decide when the action needs to be completed or when meaningful progress should be visible.

Supporting Tool
Identify any tool from Part 6 that will help you complete, manage or monitor the work.

Keep the Plan Practical

The purpose of the plan is not to record every task happening in the business.

It is to keep attention on the small number of improvements that matter most.

Your plan should help you answer three questions quickly:

What are we trying to improve?

What needs to happen next?

Are we making progress?

If you cannot answer those questions by looking at the plan, simplify it.

One Priority Can Have Several Actions

Some priorities will require more than one action.

That is normal.

For example, if your priority is to improve gross margin, the actions might include:

- Review discounting
- Renegotiate supplier terms
- Correct pricing gaps
- Reduce low-margin product exposure
- Improve sales mix

The priority remains the same.

The actions are simply the steps required to deliver the outcome.

Where a priority has several actions, use a separate action page to break them down in more detail.

The 90-Day Plan at a Glance should remain exactly that:

A clear view of what matters most and what is being done about it.

7.4 — Priority Action Pages

The 90-Day Plan at a Glance gives you the overview.

The Priority Action Pages give you the detail.

Use one page for each of your agreed priorities.

The purpose is to break each priority into the specific actions needed to move it forward without turning the plan into a long task list.

Priority

Priority: _____

Outcome Required: _____

Why This Matters: _____

Actions

Action	Owner	Deadline	Measure	Status

Supporting Tool

Which tool from Part 6 will help you deliver or monitor this priority?

Dependencies

Is there anything that needs to happen before this priority can move forward?

Risks or Barriers

What could prevent this priority from being delivered?

Next Action

What is the very next thing that needs to happen?

Keep the Detail Useful

The purpose of the Priority Action Page is not to capture every small task.

It is to identify the actions that genuinely move the priority forward.

If an action is simply normal day-to-day activity, it probably does not belong here.

Focus on the actions that change something.

Actions should be:

- Clear
- Owned
- Measurable
- Time-bound
- Directly linked to the priority

Status

Keep status simple.

Not Started
In Progress
Complete
Blocked

If an action is blocked, do not simply leave it sitting on the plan.

Identify what is blocking it and what needs to happen next.

A blocked action is still an action that needs managing.

One Question to Keep Asking

As you work through each Priority Action Page, keep asking:

Is this action genuinely helping us deliver the priority?

If the answer is no, remove it.

Your 90-Day Plan should become clearer as you use it, not more complicated.

7.5 — Build the 90-Day Timeline

You now know what needs to happen.

The next step is to decide **when** it needs to happen.

The purpose of the timeline is not to create three artificial phases.

It is simply to put your agreed actions into a sensible sequence.

Some actions need to happen immediately.

Some depend on something else being completed first.

Some can run at the same time.

And some may need the full 90 days before the result becomes visible.

Place Your Actions Into the Timeline

Use the actions from your Priority Action Pages and place them into the period where they need to happen.

Action	Days 1–30	Days 31–60	Days 61–90
Priority 1 — Action 1			
Priority 1 — Action 2			

Action	Days 1–30	Days 31–60	Days 61–90
Priority 2 — Action 1			
Priority 2 — Action 2			
Priority 3 — Action 1			
Priority 3 — Action 2			

You do not need to force every action into one 30-day block.

Some actions may start in the first 30 days and continue across the full 90 days.

The important thing is that the sequence makes sense.

Ask Four Simple Questions

As you build the timeline, ask:

- **What needs to happen first?**
- **What depends on something else being completed?**
- **What can happen at the same time?**
- **What must be completed, embedded or clearly progressing by Day 90?**

Watch for Overloading

If everything sits in the first 30 days, the plan may be unrealistic.

If everything sits in the final 30 days, you may be delaying action.

And if every action runs across all 90 days, the plan may not be specific enough.

The timeline should create momentum.

It should help you see what needs attention now, what comes next and what success should look like by the end of the period.

Keep the Sequence Practical

Business improvement rarely happens in a perfect straight line.

New information will emerge.

Some actions will take longer than expected.

Others will move more quickly.

That is normal.

The timeline is there to guide action, not to become another constraint.

Use it to keep the plan moving.

Sequence the work.

Start with what matters most.

Keep the next action clear.

7.6 — Final Plan Check

Before you start, take one final look at your 90-Day Plan.

The aim is not to make it perfect.

The aim is to make sure it is clear enough to execute.

Use the checklist below to test whether your plan is ready.

Is the Plan Focused?

- Are you working on the priorities identified in Part 4?
- Have you avoided adding extra projects simply because they seem useful?
- Does every action link directly to an agreed priority?
- Is the plan realistic for the next 90 days?

Is the Outcome Clear?

- Does each priority have a clear outcome?
- Can you describe what should be different by the end of the 90 days?
- Have you linked the outcome to the measures identified earlier?
- Will you be able to tell whether progress has actually been made?

Is Ownership Clear?

- Does every important action have one clear owner?
- Does that person understand what they are responsible for?
- Are there any actions where responsibility is still vague?
- Are the people involved able to make the decisions required to move the work forward?

Is the Timing Realistic?

- Have you identified what needs to happen first?
- Have you considered dependencies between actions?
- Have you avoided overloading the first 30 days?
- Is it clear what should be completed or progressing by Day 90?

Are You Ready to Act?

- Do you know the next action for each priority?
- Do you have the tools or information needed to begin?
- Have obvious barriers been identified?
- Is there anything on the plan that does not genuinely need to be there?

The Final Test

Your 90-Day Plan should allow you to answer five questions quickly:

What are we trying to improve?

Why does it matter?

What needs to happen next?

Who owns it?

How will we know if it is working?

If those answers are clear, the plan is ready.

If they are not, simplify it.

Do not keep adding detail until the plan looks impressive.

Keep removing noise until the plan becomes useful.

A good 90-Day Plan should create clarity, not complexity.

The thinking is done.The priorities are clear.The plan is ready.

Now the work begins.

8.1 — LOOK BACK

Before you look at the numbers again, take a moment to look back.

Ninety days ago, something brought you here.

Maybe profit was under pressure.

Maybe cash was tighter than it should have been.

Maybe sales were growing, but the business still didn't feel any stronger.

Maybe stock was building, costs were rising, the team was stretched, or there simply seemed to be a lot of activity without enough progress.

Whatever the reason, you identified the areas that needed attention and chose where to focus.

Now you have something you didn't have then.

Evidence.

You have seen what happened when you changed priorities, challenged assumptions, introduced new actions or simply paid closer attention to the right things.

Before deciding what comes next, reconnect with where you started.

---

90 Days Ago

Think back to the beginning of this cycle.

What were the three biggest concerns in the business?

1. _____

2. _____

3. _____

What did you believe was causing those problems?

_____

_____

_____

_____

What were your three main priorities?

1. _____

2. _____

3. _____

What did you want to be different by the end of the 90 days?

Today

Now look at the business as it stands today.

Don't think about how much work was completed.

Think about what is actually different.

What is noticeably better?

What has not improved as much as you expected?

What surprised you?

What did you learn about the business that you did not fully understand 90 days ago?

What did you learn about your own decisions, priorities or leadership?

The First Review

Complete the statements below.

The biggest improvement has been:

The biggest disappointment has been:

The most important thing I learned was:

The issue I can see more clearly now is:

The thing I would do differently next time is:

A Useful Reminder

A 90-day plan is not successful because every action was completed.

It is successful if the business is stronger because of the actions you took.

Some actions will work.

Some will need adjusting.

Some will prove that the original problem was not the real problem at all.

That is not failure.

That is learning.

The purpose of review is not to defend the plan you made 90 days ago.

It is to understand the business better than you did before.

Now we can go back to the numbers and see what actually changed.

8.2 — RE-MEASURE

Reflection tells you what the last 90 days felt like.

The numbers tell you what actually changed.

Go back to the key measures you established earlier in the process and update them using the most recent information available.

You are not looking for perfection.

You are looking for **movement**.

Did the business become stronger?

Did the problem reduce?

Did one number improve while another deteriorated?

And most importantly:

Did the actions you took create the result you expected?

Compare the Starting Point with Today

Use the same measures wherever possible.

Before comparing your results, check that the figures cover comparable periods and use the same definitions. Keep estimates separate from verified information.

That matters.

Changing the measure halfway through makes it much harder to understand whether the business actually improved.

Measure	Starting Point	Today	Change	Direction
Revenue				↑ ↓ →
Gross Margin %				↑ ↓ →
Gross Profit				↑ ↓ →

Measure	Starting Point	Today	Change	Direction
Operating Profit				↑ ↓ →
Cash Position				↑ ↓ →
Debtors / Money Owed				↑ ↓ →
Stock / Inventory				↑ ↓ →
Payroll / People Cost %				↑ ↓ →
Other Key Measure				↑ ↓ →
Other Key Measure				↑ ↓ →

Don’t Read the Numbers in Isolation

An improved number does not always mean an improved business.

Revenue can increase while margin falls.

Profit can improve because necessary investment was delayed.

Cash can increase because suppliers have not been paid.

Stock can fall because the business stopped buying, while future sales opportunities disappear with it.

The purpose of re-measuring is not simply to find green numbers.

It is to understand **what changed underneath them.**

What Moved?

Look across the measures above and group them into four areas.

Improved Significantly

Which measures show a meaningful improvement?

What do you believe drove that improvement?

Improved Slightly

Which measures are moving in the right direction, but not yet enough?

What needs to continue for the improvement to build?

No Meaningful Change

Which measures have remained broadly where they were?

Why do you think they have not moved?

Got Worse

Which measures deteriorated during the 90 days?

Was this expected, temporary or a warning sign?

Look for the Relationship Between the Numbers

Now ask a slightly harder question.

Where did one improvement create pressure somewhere else?

For example:

- Sales increased — but margin reduced.
- Stock reduced — but availability worsened.
- Costs reduced — but service suffered.
- Headcount reduced — but productivity did not improve.
- Marketing spend increased — but pipeline did not.

- Cash improved — but creditors increased.

What trade-offs can you see in your own numbers?

Did the Priority Move the Measure?

Go back to the priorities you selected for the last 90 days.

For each one, ask:

Priority	Measure We Expected to Influence	What Actually Happened
1.		
2.		
3.		

Then answer:

Which priority created the clearest measurable improvement?

Which priority created less impact than expected?

Which action produced an unexpected result?

Your First Evidence-Based Conclusion

Complete the statements below.

The number I am most encouraged by is:

Because:

The number that concerns me most is:

Because:

The biggest positive movement in the business has been:

The area showing the least progress is:

Based on the numbers, the business today is:

- ☐ Significantly stronger
- ☐ Somewhat stronger
- ☐ Broadly unchanged
- ☐ Weaker in some important areas
- ☐ Significantly weaker

Remember

Completing the plan was never the goal.

Improving the business was.

The numbers will not tell you everything.

But they will tell you whether the business is moving in the direction you intended.

The next step is to look beyond the financial measures and see whether the underlying business has strengthened as well.

8.3 — RE-SCORE THE 8 PILLARS

The numbers tell you what changed.

The pillars help you understand whether the business itself became stronger.

Return to the 8-Pillar Diagnostic and score the business again using the same questions and the same scoring method.

Do not score based on effort.

Do not score based on intention.

Score the business as it stands **today**.

Your 8-Pillar Review

Pillar	Starting Score	Current Score	Movement
Purpose			
Profit			
Pipeline			
Performance			
People			
Product			
Progress			
Protection			

Look Beyond the Total Score

Your overall score matters.

But the movement between the pillars can tell you much more.

A business can improve overall while still carrying one serious weakness.

Another business may make only modest overall progress but remove a major risk that was threatening its future.

So don't just ask:

Did my score go up?

Ask:

Where did the business become stronger?

Strongest Improvement

Which pillar improved the most?

What changed in the business to create that improvement?

Least Improvement

Which pillar improved the least?

Why do you think progress was limited?

Any Pillar That Got Worse?

Which pillar, if any, has deteriorated?

What caused the deterioration?

Is this temporary, expected or a warning sign?

Before and Now

Think back to the first time you completed the diagnostic.

Which weakness that concerned you then now feels under better control?

Which issue remains unresolved?

Which new issue has become more visible?

Did the Business Become Stronger?

Use the questions below to challenge your first reaction.

Are we more profitable?

☐ Yes
☐ Partly
☐ No

Are we making better commercial decisions?

☐ Yes
☐ Partly
☐ No

Are we clearer about what drives performance?

☐ Yes
☐ Partly
☐ No

Are we more disciplined about where we spend time, money and resources?

☐ Yes
☐ Partly
☐ No

Are we more capable of identifying problems earlier?

☐ Yes
☐ Partly
☐ No

Are we better protected against avoidable risks?

☐ Yes
☐ Partly
☐ No

The Important Difference

An improved score does not mean the business is finished.

An improved score is an encouraging sign that you are strengthening the way your business operates. But the real test is whether those improvements are translating into better financial and operational performance.

And a weak score does not automatically mean failure.

It may mean you can now see the problem more clearly.

That matters.

Problems you can see can be managed.

Problems you cannot see tend to become expensive.

Your Current Business Health

Complete the statements below.

The strongest pillar in the business today is:

The weakest pillar in the business today is:

The pillar showing the greatest improvement is:

The pillar that now needs the most attention is:

Your Current Overall Position

Compared with 90 days ago, the business is:

- ☐ Significantly stronger
- ☐ Stronger in several important areas
- ☐ Improving, but still carrying significant weaknesses
- ☐ Broadly unchanged
- ☐ Weaker in some important areas

One Final Question

If you could improve only one pillar over the next 90 days, which one would create the greatest positive impact on the business?

Why?

Remember

The purpose of the 8-Pillar Diagnostic is not to achieve a perfect score.

It is to help you see where the business is strong, where it is exposed and where your attention will create the greatest return.

The score is not the destination.

It is a signal telling you where to look next.

8.4 — KEEP, CHANGE, STOP, START

By now, you know what changed in the numbers and where the business became stronger or weaker.

Now look at the actions themselves.

Not every action that seemed right 90 days ago will still be right today.

Some will have worked well and should become part of the way the business operates.

Some will have helped, but need adjusting.

Some will have created little value and should stop.

And some new actions will now be obvious because you understand the business better.

The purpose of this exercise is simple:

Keep what works.Improve what nearly works.Stop what does not.Start what matters now.

KEEP

Which actions delivered enough value that they should continue?

Think about actions that:

- improved performance,
- reduced risk,
- saved time or money,
- created better discipline,
- made decision-making easier,
- or strengthened the business in a sustainable way.

What should we keep doing?

1. _____

Why? _____

2. _____

Why? _____

3. _____

Why? _____

CHANGE

Which actions worked, but not as well as expected?

These are not necessarily bad ideas.

They may simply need:

- a different owner,
- more focus,
- a clearer measure,
- a different timeline,
- better execution,
- or a change in approach.

What should we change?

1. _____

What needs to change?

_____

_____

2. _____

What needs to change?

_____

_____

3. _____

What needs to change?

_____

_____

STOP

Which actions are consuming time, money or attention without creating enough value?

This can be the hardest category.

Once time has been invested in an initiative, there is often a temptation to keep going simply because we have already started.

But continuing an ineffective action does not recover the effort already spent.

It only adds more.

What should we stop?

1. _____

Why?

_____

_____

2. _____

Why?

_____

_____

3. _____

Why?

START

What does the business need now that was not part of the original plan?

Perhaps:

- the original problem has changed,
- a new constraint has appeared,
- one issue is now more visible,
- an opportunity has emerged,
- or previous improvements have created the capacity to tackle something bigger.

What should we start doing?

1. _____

Why now?

2. _____

Why now?

3. _____

Why now?

Challenge the List

Before moving on, look across all four categories.

Ask yourself:

Are we keeping anything simply because we have always done it?

Are we changing something that should really be stopped?

Are we stopping something too early because it has not yet had enough time to work?

Are we starting too many things at once?

What Becomes Normal Business?

Some improvements should not return to the next 90-day plan.

They should simply become part of the way the business operates.

Which actions should now become normal business practice?

What Still Needs Focus?

Other actions may still need concentrated attention.

Which actions should continue into the next 90-day cycle?

A Simple Rule

A review is not complete if everything rolls forward unchanged.

If nothing is stopped, changed, completed or absorbed into normal business practice, you are probably not really reviewing.

You are simply extending the old plan.

The purpose of the review is to make the next cycle **more focused than the last one.**

Your Action Review

KEEP	CHANGE

STOP	START

Remember

The value of a 90-day plan is not in the number of actions it contains.

It is in the number of meaningful improvements it creates.

Do more of what works.Fix what can work.Remove what does not.Focus on what matters next.

8.5 — WHAT IS THE BUSINESS TELLING YOU NOW?

A good review should leave you with more clarity than you had before.

Not just about what worked.

But about what matters now.

The business you are reviewing today is not exactly the same business you started with 90 days ago.

Some problems may have reduced.

Some may have changed.

New risks may have appeared.

New opportunities may now be visible.

And sometimes the issue you thought was the main problem turns out to have been only a symptom of something deeper.

This is the point where you stop looking backwards and start asking:

What is the business telling me now?

What Has Become Clearer?

Which problem do you now understand better than you did 90 days ago?

What do you now believe is really causing it?

What Matters Less Now?

Some issues that felt urgent at the start may no longer deserve the same level of attention.

Perhaps they improved.

Perhaps another issue became more important.

Perhaps you discovered they were not as significant as you first believed.

Which issue now feels less important?

Why?

What Matters More Now?

The opposite can also be true.

Some issues only become visible once another problem is brought under control.

Which issue has become more important?

Why?

Has the Constraint Moved?

Most businesses have a small number of things limiting their performance at any one time.

When one constraint improves, another often becomes more visible.

For example:

- sales improve, but fulfilment becomes the problem,
- demand increases, but cash becomes tighter,
- stock falls, but availability becomes weaker,
- margin improves, but volume declines,
- the team becomes busier, but productivity does not improve.

What is currently limiting the business most?

Is this the same constraint you had 90 days ago?

☐ Yes
☐ Partly
☐ No

What changed?

What New Risk Can You See?

Improvement often creates new risks.

Growth creates complexity.

More stock creates cash pressure.

More people create management demands.

More customers create service pressure.

More debt creates exposure.

More systems create dependency.

What risk is more visible today than it was 90 days ago?

What would happen if you ignored it?

What New Opportunity Can You See?

The review should not only look for problems.

Sometimes progress creates options that were not practical before.

Perhaps you can:

- invest,
- grow,
- recruit,
- expand,
- improve pricing,
- reduce complexity,
- exit an unprofitable activity,
- or focus more heavily on something that is working.

What opportunity is now more attractive?

Why is the timing better now?

Are You Still Treating a Symptom?

This is one of the most important questions in the review.

Is there any problem you are still managing repeatedly without addressing its root cause?

What might the real cause be?

What Are You Avoiding?

Some business problems remain unresolved for a simple reason.

The answer is uncomfortable.

It might involve:

- increasing prices,
- reducing costs,
- changing people,
- stopping a product,
- challenging a customer,
- changing a supplier,
- reducing stock,
- cancelling an investment,
- or admitting that an old strategy is no longer working.

What decision are you avoiding because it is difficult?

What is the cost of continuing to avoid it?

The 90-Day Test

Now ask yourself one final question.

If nothing changed in the business over the next 90 days, what would concern you most?

Why?

What Deserves Attention Next?

Based on everything you have learned so far, identify the three areas that now deserve the most attention.

1. _____

Because:

_____

2. _____

Because:

_____

3. _____

Because:

_____

_____

One Priority Above the Others

If you could only focus on one of those three areas, which would create the greatest improvement or protect the business from the greatest risk?

My highest-priority issue is:

_____

Because:

_____

_____

_____

Remember

Your next priority does not have to be the problem that looks biggest.

It should be the issue that matters most.

That may be:

- the biggest constraint,
- the greatest risk,
- the strongest opportunity,
- or the issue that unlocks progress elsewhere.

The purpose of the review is not to create another long list.

It is to see clearly what deserves your attention next.

8.6 — RESET AND BEGIN AGAIN

You have reviewed what changed.

You have looked at the numbers.

You have re-scored the business.

You have challenged the actions you took.

And you have identified what matters most now.

The next step is not to start again from the beginning.

It is to start again from a **better position**.

The Busy But Broke Cycle

Business improvement is not a one-off exercise.

It is a cycle.

Measure

What is happening?

↓

Diagnose

Why is it happening?

↓

Prioritise

What matters most?

↓

Improve

What needs to change?

↓

Review

What changed, what did we learn, and what matters now?

↓

Measure Again

And the cycle continues.

Your Next Starting Point

Use what you have learned from this review to create the next cycle.

The three issues that deserve the most attention are:

1. _____

2. _____

3. _____

My highest-priority issue is:

The result I most want to improve is:

The measure that will tell me whether it is working is:

Putting your plan into action

Your 90-Day Plan helps you turn your priorities into practical improvements. It is not another stage in the Improvement Cycle. It is how you organise the actions, responsibilities and timescales needed to make those improvements happen.

What will we do over the next 90 days?

Return to the 90-Day Plan

Now return to **Part 7 — 90-Day Plan**.

Build the next plan using what you know today.

Do not automatically carry everything forward.

Take forward only what still matters.

Your next plan should be clearer, more focused and better informed than the last one.

That is progress.

Keep the Discipline

Over time, the questions may change.

The priorities will change.

The risks will change.

The opportunities will change.

But the discipline remains the same.

Measure → Diagnose → Prioritise → Improve → Review

One Final Principle

Being busy is easy.

Adding activity is easy.

Starting new initiatives is easy.

The difficult part is making sure the work creates a stronger business.

That is what this process is designed to do.

The goal is not to become less busy.

The goal is to make sure the work you are doing is making the business stronger.

Your Next Review Date

Set it now.

Next 90-Day Review:

Who will be involved?

What will we review?

Final Thought

A stronger business is rarely built through one big decision.

It is built through a series of better decisions, made consistently.

See the problem.

Understand it.

Act on it.

Measure the result.

Learn.

Then go again.

Busy But Broke is not something you complete.

It is a way of running the business better.